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J. H. Hittcraft.

"Uses a known truth to pass a thousand nothings with."

Twenty-Ninth Annual Edition
March, 1916

LIFE INSURANCE MANUAL

Application Agreements and Complete
Policy Forms of Seventy-Two
Life Insurance Companies

Premium Rates (Participating and Nonparticipating), Letters Re Reserve Bases, Cash Values, Extended Periods, Loans and Paid-up Values. Reserve Tables, Preceded with Net Premiums by the American 3%, 3½% and 4%, on Ordinary Life; 10, 15 and 20-Premiums Life; 10, 15 and 20-Year Endowment; and on 20-Premiums (First-Year Term and 19 Premiums) Life and 20-Premiums (First-Year Term and 19 Premiums) Endowment Policies, American 3% and 3½%; Modified Preliminary Term and Select and Ultimate Reserve Values on Life Policies Paid-up in 20 Years on the American 3% and 3½%; and also on 1, 5, 10, 15 and 20-Year Term Policies, American 3% and 3½%; Compound Interest Tables, Etc., Etc.

PUBLISHED BY

A. J. FLITCRAFT

609-615 Maple Avenue, Oak Park, Ill., U. S. A.

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Companies.	Am. 3 per cent.	Am. 3½ per cent	Am. 4 per cent.	Am. 4½ per cent.	Actuaries 4 per cent.	Com- menced Business
* Aetna Life	Jan. 1, 1901.....	1850-1901				Jan. 1850
American Cent.		Jan. 1, 1908.....			1899-1908.....	Apr. 1899
Atlantic Life.....		Jan. 1, 1902			1900-1902.....	May 1900
Bankers, Iowa		Oct. 31, 1911.....				Sept. 1879
Bankers, Neb.				87-02	Jan. 1, 1902.....	May 1887
Bankers Reserve		Jan. 1, 1908.....			Mar., 1897.....	Mar. 1897
Berkshire	Jan. 1, 1908.....	1901-1908.....			1851-1901.....	Sept. 1851
Canada Life.						Aug. 1847
Capitol Life.....		Aug. 1, 1905.....				Aug. 1905
Central Life.....		Jan. 1, 1908.....			1896-1908.....	Feb. 1896
Columbian Natl.		Sept. 1902.....				Sept. 1902
Conn. General....		Jan. 1, 1901.....			1865-1901.....	Oct. 1865
Conn. Mutual....	April 1, 1882.....				1846-1882.....	Dec. 1846
Continental Life		Feb. 1904.....				Feb. 1904
* Equitable, N. Y.	Jan. 1, 1896.....				1859-1900.....	July 1859
Equitable, Iowa.		Oct. 21, 1907.....			Feb., 67-Oct. 07	Feb. 1867
Federal Life		July 1, 1902.....			1900-1902.....	May 1900
Fidelity Mutual.		Jan. 1, 1901.....			1879-1901.....	Jan. 1879
* Franklin Life....		July 1, 1907.....			1884-July, 1907.	July 1884
* Geo. Washington		May 1, 1906.....				May 1906
* Germania						July 1860
Home Life	Jan. 1, 1908.....	1901-1908.....			1860-1901.....	May 1860
Illinois Life		Jan. 1, 1908.....			1899-1908.....	Oct. 1899
Internat'l Life		Aug. 1909.....				Aug. 1909
* Jefferson Stan'd.		Aug. 1907.....				Aug. 1907
John Hancock....		Jan. 1, 1901.....			1862-1901.....	Dec. 1862
Kansas City.		Jan. 1, 1910.....			1895-1910.....	June 1895
Lincoln Natl.....		Sept. 23, 1905.....				Sept. 1905
Manhattan	Jan. '01-Feb. '16	Feb. 1, 1916.....			1850-1901.....	Aug. 1850
* Maryland Life....						July 1865
Mass. Mutual....	Oct. 1, 1907.....	Jan. 01-Oct. 07.			1851-1901.....	Aug. 1851
Meridian Life....		April 1, 1906.....			1897-1906.....	Jan. 1897
Metropolitan....		Jan. 1, 1901.....			1867-1901.....	Jan. 1867
Michigan Mutual		Jan. 1, 1903.....	67-03			Nov. 1867
Minn. Mutual....		Jan. 1, 1908.....				1880
* Missouri State	Jan. 1, 1906.....				1892-1906.....	Dec. 1892
Mutual Benefit.	Jan. 1, 1900.....	1845-1900.....				Apr. 1845
Mutual Life.....	Jan. 1, 1907.....	1843-1907.....				Feb. 1843
National U. S. A.		Jan. 1, 1903.....			1868-1903.....	Aug. 1868
National, Vt.	Jan. 1, 1901.....				1850-1901.....	Feb. 1850
New Eng. Mut.	Jan. 1, 1908.....	1901-1908.....			1843-1901.....	Dec. 1843
* New York Life....	Jan. 1, 1898.....				1845-1895.....	Apr. 1845
N. American, Ill.		Feb. 4, 1907.....				Feb. 1907
Northwest'n Mut.	Feb. 1, 1899.....				1858-1899.....	Nov. 1858
Northwest'n Nat.		July 1, 1906.....			1901-1906.....	Sept. 1885
Occidental Life....		Aug. 1906.....				Aug. 1906
* Pacific Mutual.	Jan. 1, 1908.....	1901-1908.....			1868-1901.....	Jan. 1868
Pan-American		April, 1912.....				Apr. 1912
Penn. Mutual....	May 1, 1847.....					May 1847
Philadelphia Life		Oct. 1905.....				Oct. 1905
Phoenix Mutual.	Jan. 1, 1901.....				1851-1901.....	May 1851
Pittsburgh Life....	1903-1908.....	Jan. 1, 1908.....				Jan. 1903
Presbyterian....	Jan. 1, 1903.....	1901-1903.....			1759-1901.....	Jan. 1759
Provident L.&T.		Jan. 1, 1903.....				June 1865
Prudential.....	Jan. 01-Aug. 07	Aug. 1, 1907.....			1876-1901.....	Jan. 1876
Reliance Life....	May 03-July 09	July 1, 1909.....				May 1903
Reserve L'n Life		Jan. 1, 1905.....			1897-1905.....	Mar. 1897
Royal Union.....		Oct. 1, 1907.....			Mar. 86-Oct. 07	Mar. 1886
Scandia Life		May 1, 1905.....				May 1905
Security Mutual	Jan. 1, 1902.....	1901-1902.....			1887-1901.....	Jan. 1887
South'n States L.		May, 1906.....				May 1906
* State Life.....	Jan. 1, 1901.....				1894-1901.....	Sept. 1894
State Mutual....	Jan. 1, 1908.....	1901-1908.....			1845-1901.....	June 1845
Sun Life.....						May 1871

* See official letters on other pages for additional information on reserve basis of the several companies; also the reserve basis of Canadian Companies.

Companies	Am. 8 per cent	Am. 3½ per cent	Am. 4 per cent	Am. 4½ per cent	Actuaries 4 per cent	Com- menced Business
*Travelers.....		Jan. 1, 1900.....			1866-1900.....	July 1866
Union Central....		Jan. 1, 1901.....			1867-1901.....	Mar. 1867
Union Mutual....	Jan. 1, 1901.....				1849-1901.....	Oct. 1849
U.S. Annuity & L.		Jan. 1, 1908.....			1906-1908.....	Feb. 1906
United States....		Jan. 1, 1901.....			1850-1901.....	Mar. 1850
Volunteer State..		April 1, 1912.....			Nov.'03 Apr.'12	Nov. 1903
West Coast Life..		April 2, 1906.....				April 1906
Western States..		June, 1910.....				June 1910

KEY TO READY REFERENCE .

The **Life Insurance Manual** is a book of comparisons. When comparing policies of different companies, it is better to have no other subject matter intervening. This is also the case when comparing premium rates, cash values, extended insurance, loans, paid-up values, etc.

The arrangement of this book is: First, policy forms alphabetically arranged as to companies (pages 4-573); second, premium rates (pages 574-784); third, Letters Re Reserve Bases (pages 785-802), after which the alphabetical arrangement is:

C—Cash values, alphabetically as to companies.....	803- 893
E—Extended Insurance, “ “ “	894- 992
L—Loans, “ “ “	993- 998
P—Paid-up Insurance, “ “ “	999-1096
R—Reserve values, American 3 per cent	1104-1130
“ “ “ 3½ “	1131-1157
“ “ “ 4 “	1158-1173

To save space, we group, wherever possible, rates or guaranteed values for companies using similar data—to illustrate see pages 622-623, 783-784, 914; 1017.

We suggest that frequent use be made of the very complete index in latter part of book.

20 PREMIUMS LIFE (ENDOWMENT AT 85) POLICY.
WITH DISABILITY BENEFITS.

No. 99999.

AGE 35.

AMOUNT \$10,000.

PREMIUM \$373.30.

THE AETNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONNECTICUT.

Hereby Agrees to Pay for the surrender of this policy at its Home Office the sum of *Ten Thousand Dollars* (herein called the sum insured) upon receipt of due proof of the death of *Richard Roe of Windsor, County of Holland, State of Connecticut* (herein called the insured).

This policy is issued and accepted subject to all the conditions, benefits and privileges described on the subsequent pages hereof, and which are hereby made a part of this contract.

In Witness Whereof, the said Aetna Life Insurance Company has by its President and Secretary (or Assistant Secretary) signed this contract in the City of Hartford and State of Connecticut this *First* day of *March*, 1913.

C. E. GILBERT,

M. G. BULKELEY,

Secretary.

President.

1
CONSIDERA-
TION

THE FOREGOING AGREEMENT is made in consideration of the application for this policy, which application is hereby made a part of this contract and a copy of which is attached hereto and in further consideration of the *annual* premium of *Three Hundred Seventy-three* and *30-100ths* Dollars to be paid to the Company in advance at its Home Office or to its agent at or before five o'clock P. M. of the *first* day of *March* in each and every year until *twenty* full years' premiums have been paid or until the prior death of the insured.

2
PREMIUMS
WHEN
PAYABLE

The amount becoming due from the Company by reason of the death of the insured shall be payable to the death beneficiary as follows: *Mary Roe, wife of the Insured, if she survives the Insured, otherwise to the Insured's* executors, administrators or assigns, less any unpaid premium for the current policy year; and the amount due from the Company by reason of the maturity of the endowment, or the cash value or the loan value, or the dividends if paid during the lifetime of the insured, shall be payable to the party herein called the life beneficiary as follows: *the insured* and all such payments shall be subject to the rights herein granted for varying the provisions of this policy and to any indebtedness to the Company on account of this policy including all loans made by the Company as herein provided.

3
DEATH
BENEFICIARY

4
LIFE
BENEFICIARY

5. CHANGE OF BENEFICIARY.—The beneficiary above designated may be changed before this policy matures as an endowment, provided the policy is not then assigned by the life beneficiary and is then returned to said Company with a request for such change duly signed by the life beneficiary alone, and such change shall take effect on endorsement of the same hereon by the Company.

6. PREMIUMS MAY BE PAID ANNUALLY, SEMI-ANNUALLY OR QUARTERLY.—The Company will accept the premium payable for annual, semi-annual or quarterly periods, according to its published rate for such at the time this policy is issued, provided that before any change is made from the method of payment herein stipulated the policy shall be forwarded to the Home Office of the Company for proper endorsement.

7. CONDITIONS REGARDING PAYMENT OF PREMIUMS.—This policy shall not take effect until the first premium hereon shall have been

actually paid during the good health of the insured, a receipt for which payment shall be the delivery of the policy. If any subsequent premium be not paid when due then this policy shall cease, subject to the values and privileges hereinafter described; except that a grace of thirty-one days, during which time the policy remains in full force, will be allowed for the payment of any premium after the first, provided that with the payment of such premium interest at the rate of six per cent per annum is also paid thereon for the days of grace taken; but for any reckoning herein named the time when a premium becomes due shall be the day herein stipulated therefor without grace.

No renewal premium shall be considered paid, unless a receipt shall be given therefor bearing the original or lithographed signature of the Secretary or Assistant Secretary of this Company and countersigned by the agent.

8. **INCONTESTABLE AFTER ONE YEAR.**—This policy and the application herefor constitute the entire contract between the parties hereto and it shall be incontestable after one year from its date of issue except for non-payment of premium; but if the age of the insured has been misstated the amount payable hereunder shall be such an amount as the premium paid would have purchased at this Company's published rate now in use for the correct age.

9. **STATEMENTS OF INSURED NOT WARRANTIES.**—All statements made by the insured shall in the absence of fraud be deemed representations and not warranties and no such statement shall avoid the policy or be used in defense to a claim under it unless it is contained in the written application herefor and a copy of such application is endorsed upon or attached to this policy when issued.

10. **SUICIDE.**—If the insured shall commit suicide within one year from the date hereof, while sane or insane, this policy shall be null and void.

11. **DIVIDENDS.**—Until this policy becomes a claim it shall be entitled to share in the divisible surplus of the participating business of the Company at the end of each policy year, and the amount of surplus accruing under it shall then be determined and accounted for, provided the insured is then living and there has been no default in the payment of premium.

12. **APPLICATION OF DIVIDENDS.**—Such dividends shall be payable at the option of the life beneficiary by one of the following methods, provided that if no election is made the dividends will be paid in cash.

First Method: In reduction of the premium on this policy if the remainder of such premium is paid as herein required.

Second Method: In cash.

Third Method: In paid-up additions to the sum insured for an amount in each case bearing the same proportion to the amount of the dividend that the paid-up policy at that time shown in Table A bears to the corresponding cash value.

Fourth Method: In being left with the Company to accumulate at a rate of interest not less than three per cent per annum. The dividends so accumulated, or any portion thereof, will be paid to the life beneficiary when desired during the lifetime of the insured, or, after the death of the insured, will be paid to the payee of the policy in addition to the sum insured; but no premium shall be construed as paid either wholly or in part by reason of dividends remaining with the Company.

13. **DIVIDENDS MAY REDUCE THE NUMBER OF PREMIUMS OR HASTEN THE MATURITY OF THE POLICY.**—When the total cash value of this policy, consisting of said accumulated dividends, the cash value of dividend additions, if any, and the cash value shown by Table A, less indebtedness, if any, secured hereby, equals the net single premium for a policy of the same amount and kind as the sum insured, issued on the same life and due at the same time, a paid-up participating policy will be issued for the sum insured if this policy is then duly surrendered to the Company for that purpose. Said single premium will be the same proportion of the sum insured that the tabular cash value at that time bears to the corresponding

paid-up policy shown by Table A. Or when such total value equals the sum insured the said sum insured shall then be due and payable.

14. **LOANS.**—After two full years' premiums have been paid hereon, before default in the payment of premium, and before the policy becomes a claim, the Company will loan upon the sole security of this policy at six per cent interest payable annually in advance the whole, or, at the option of the borrower, any part of the cash value shown by Table A at the end of the current policy year and the cash value of dividend additions, if any, less all indebtedness to the Company hereon and less also any unpaid portion of the premium and interest on the loan for the remainder of the current policy year. For the purpose of such loan the policy shall be returned to the Company together with a proper assignment of the same and said assignment may be executed by the life beneficiary alone provided the interest of such beneficiary is not then assigned.

15. **AUTOMATIC PREMIUM LOAN.**—If a request for the automatic premium loan privilege has been signed by the life beneficiary and assignee, if any, and is received at the Company's Home Office together with this policy before default in the payment of premium, such privilege will be endorsed hereon by the Company, and thereafter, until a written revocation of said request signed by the life beneficiary and assignee, if any, has been endorsed hereon by the Company, the amount of any premium not paid in cash when due or within the days of grace less any dividend applicable thereon, will, without further action by the owners, be loaned by the Company in payment of such premium and charged as an indebtedness secured by this policy, subject to interest at the rate of six per cent per annum as above described for loans, provided that the net loan value as above described is sufficient to pay the premium and interest then due.

16. **WHEN INSURANCE WILL TERMINATE FOR NON-PAYMENT OF INTEREST.**—Interest on any indebtedness hereon not paid when due shall be added to the principal and reckoned as a part thereof. Failure to pay any loan or interest due thereon will avoid this policy when the total indebtedness hereon to the Company shall equal or exceed the loan value at the time of such failure, but not before that time, nor until one month after notice of the same has been mailed by the Company to the last known address of the person to whom the loan was made and of the insured, and assignee, if any.

17. **NON-FORFEITING VALUES, EXTENDED INSURANCE.**—After two full years' premiums have been paid hereon and any subsequent premium becomes due and is unpaid the entire reserve then existing under this policy, including that of dividend additions, if any, less not more than two and one-half per cent of the sum insured and dividend additions and less also any indebtedness hereon to the Company, will, without action by the owner, be applied as a net single premium at the then age of the insured to extend as non-participating term insurance without the right to loans the sum insured by this policy and dividend additions, if any, less any indebtedness to the Company secured hereby. The reserve and single premium named herein shall be computed according to the American Experience Table of Mortality and three per cent interest. If said net single premium is more than sufficient to purchase such term insurance to the end of the endowment term of this policy the excess thereof will be applied in like manner to the purchase of a non-participating pure endowment payable at the end of such endowment term if the insured is then living; or

PAID-UP POLICY.—If requested by the life beneficiary and assignee, if any, and if this policy is surrendered to the Company within two months after the first unpaid premium becomes due the said net single premium will be applied to the purchase of a paid-up non-participating stock policy payable at the end of the endowment term of this policy if the insured is then living, or at the prior death of the insured; or

CASH VALUE.—Under the conditions applicable to the issue of the paid-up policy above described, or after all premiums required hereon have been paid, the Company will pay for the surrender

hereof a cash value at least equal to the sum which would otherwise be applicable to the purchase of the extended term or paid-up insurance above provided.

The extended term insurance or the paid-up policy above provided will be entitled to a cash surrender value of the entire reserve existing thereon at the time of surrender according to said table of mortality and rate of interest, and the paid-up policy will be entitled to a loan equal to its cash value upon the conditions herein prescribed for a loan under this policy.

TABLE A.

This table shows the non-forfeiting values above described for \$1000 of insurance at the end of completed policy years when there is no indebtedness to the Company secured by this policy and no existing dividend additions. The paid-up policy, the cash value, and the pure endowment, if any, for insurance of a greater or less amount than \$1000 will be proportionate. Each full quarter of a year that has elapsed after the end of any policy year and for which quarter year the premium due has been paid will increase the cash value and the paid-up policy one-fourth of the increase for the full year. The term of the extended insurance will be reckoned from the time when the first unpaid premium becomes due, and will not vary with the amount of the insurance.

No deduction from these values will be made for a surrender charge.

At End of Year.	Extended Insurance.			Paid-up Policy.	Cash and Loan Value.	At End of Year.	Extended Insurance.			Paid-up Policy.	Cash and Loan Value.
	Years.	Days.	Pure Endt.				Years.	Days.	Pure Endt.		
2	3	139	.....	\$68	\$30	13	23	350	.....	650	349
3	6	74	.....	122	54	14	24	318	.....	702	384
4	9	13	.....	175	79	15	25	294	.....	754	420
5	11	261	.....	229	106	16	26	272	.....	803	456
6	14	46	.....	282	133	17	27	310	.....	852	494
7	16	79	.....	336	161	18	29	96	.....	901	532
8	18	2	.....	389	190	19	31	.....	\$103	950	572
9	19	193	.....	442	219	20	Full Paid.				613
10	20	308	.....	494	250	25					671
11	21	362	.....	546	282	30					729
12	23	6	.....	599	315						

Values provided for in the policy and not shown in this table will be computed upon the same basis as those given.

This policy will mature and be payable in full as an Endowment at the end of the policy year falling nearest to age 85 of the insured if then living.

The entire loan value for the end of any policy year will be available during the same year if the premium for that year has been paid.

EFFECT OF DIVIDEND ADDITIONS AND INDEBTEDNESS ON NON-FORFEITING VALUES SHOWN BY TABLE A.—The cash value of dividend additions, if any, will be paid in addition to the cash value shown by Table A. The cash value shown by Table A will be decreased by the amount of any indebtedness. The paid-up policy shown by Table A will be increased by the amount of the dividend additions, and decreased in the same proportion that any indebtedness bears to the cash value hereof.

The cash value of dividend additions, if any, will be the same proportion of such additions that the cash value shown in Table A at that time bears to the corresponding paid-up policy.

18. CASH VALUE IN EVENT OF PERMANENT TOTAL DISABILITY.—Twelve months after proof is received at the Home Office of the Company that from causes originating after the delivery of this policy, the insured has become wholly, continuously and permanent-

ly disabled and will for life be unable to perform any work or conduct any business for compensation or profit, then in lieu of all other values, benefits or privileges herein provided, without further payment of premium, all premiums previously due having been paid, the Company will pay in full settlement of this policy upon request duly executed by the life beneficiary and assignee, if any, one-twentieth of the sum insured and dividend additions, if any, and will pay the same amount annually thereafter until twenty such payments in all have been made; or will pay the amount of annuity shown by the following table of annuities for the age of the insured at the last birthday preceding the receipt of such proof, and the same amount annually thereafter during a fixed period of nine years (making ten annuity payments certain) and for as many full years longer as the insured shall live, provided that at every such annuity payment after the tenth satisfactory proof is furnished that the insured is then living. Any indebtedness to the Company on account of this policy will reduce the amount of either of said annual payments in the same proportion that said indebtedness bears to three-fourths of the sum insured and dividend additions, if any.

TABLE OF ANNUITIES FOR EACH ONE THOUSAND DOLLARS IN THE SUM INSURED AND DIVIDEND ADDITIONS.

Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity
16	\$34	26	\$36	36	\$41	46	\$47	56	\$57	66	\$70	76	\$81
17	34	27	37	37	41	47	48	57	58	67	72	77	82
18	34	28	37	38	42	48	49	58	59	68	73	78	82
19	34	29	37	39	42	49	50	59	61	69	74	79	83
20	35	30	38	40	43	50	51	60	63	70	76	80	83
21	35	31	38	41	43	51	52	61	64	71	77	81	83
22	35	32	39	42	44	52	53	62	65	72	78	82	84
23	35	33	39	43	44	53	54	63	66	73	79	83	84
24	36	34	40	44	45	54	55	64	67	74	80	84	85
25	36	35	40	45	46	55	56	65	69	75	81	85	85

The Company will extend the privileges and benefits for permanent total disability above described to cover the irrecoverable loss of the entire sight of both eyes, or the total and permanent loss by removal or disease of the use of both hands or of both feet or of such loss of one hand and one foot all from causes originating after the delivery of this policy and before default in the payment of premium.

Any benefit for disability within the meaning of this policy is conditioned upon the Company being permitted to examine the insured when desired within one year after the receipt of the proof, and such benefit will not be included in the paid-up policy herein provided to be issued on default in payment of premium.

19. **REINSTATEMENT.**—Within five years after default in any premium payment, if this policy has not been surrendered, it may be reinstated upon evidence of insurability satisfactory to the Company and by payment of arrears of premiums with interest at the rate of six per cent per annum and by payment or reinstatement of whatever indebtedness to the Company existed hereon at the date of default with interest from that date.

20. **MODES OF PAYING THE INSURANCE.**—If the policy is not assigned by the life beneficiary the life beneficiary may elect, or the payee after the death of the insured without such election may elect, by written notice filed at the Home Office of the Company, before any payment on the sum insured has been made, to have the net sum payable by the Company under this policy either as a death

claim, matured endowment or as a cash surrender value paid by one of the following modes in lieu of payment in one sum, provided the one sum to which every such payee would otherwise be entitled amounts to Five Hundred Dollars or more. Any mode of payment involving life instalments shall apply only to personal payees, the right of any payee contingent upon the death of a previous payee after the death of the insured shall be only such of the instalments certain as remain unpaid at the death of the last previous payee, and any election shall take effect only upon an endorsement of the same hereon by the Company. The first instalment or annuity by either of these modes will be paid when the one sum becomes payable as hereinbefore provided, and the remaining instalments will be payable annually thereafter on the anniversary of the payment of the first instalment.

Under the third and fourth modes the attained age of any payee will be reckoned, under a death claim, as that of the last birthday of such payee preceding the death of the insured; or in case of a matured endowment, or cash surrender value, as that of the last birthday preceding the time when the sum insured or the value first became payable by the Company, and satisfactory evidence of the date of birth of the payee, or payees, must be furnished before the instalment payments commence.

21. **SUM MAY REMAIN WITH COMPANY AT INTEREST.**—First. The payment annually in advance of three per cent interest on the net sum payable, and the payment of the said sum at the death of the payee, less the unearned part of said interest, if any; and unless otherwise elected the payee may at the end of any interest year require the payment of the principal sum or any portion thereof.

22. **INSTALMENTS FOR LIMITED PERIOD.**—Second. The payment of equal annual instalments for a limited number of years. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table B.

23. **INSTALMENTS DURING LIFE.**—Third. The payment of equal annual instalments for a fixed period of twenty-five years and for as many full years longer as the payee shall live. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table C opposite the attained age of the payee.

24. **LIFE ANNUITY.**—Fourth. The payment of equal annual instalments for as many full years as the payee shall live and no longer. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table D opposite the attained age of the payee. (Table on next page).

25. **INSTALMENTS INCREASED BY DIVIDENDS.**—Under the above modes of paying the insurance all annual payments required by the first and second modes and the first twenty-five instalments stipulated in the third mode will be increased by such dividends as may hereafter be declared by the Company.

26. **HOW PAYABLE AFTER DEATH OF PAYEE.**—Unless otherwise provided, any sum payable by the Company after the death of a payee under the first, second and third modes shall be payable to the executors, administrators or assigns of the payee.

27. **SUPPLEMENTARY CONTRACT.**—When this policy becomes a cash sum, if an election has been made requiring payment by annual instalments, the policy shall, if required by the Company, be surrendered and a supplementary contract issued for the mode of payment elected.

28. **COMMUTATION OF INSTALMENTS.**—Unless otherwise elected the payee or payees under the second and third modes, may at any time surrender the contract for the commuted value of the instalment payments yet to be made, computed upon the same basis as the computations in the second mode, provided that no such commutation will be made under the third mode except after the death of the payee or payees occurring within the aforesaid twenty-five years.

29. **ASSIGNMENTS.**—No assignment of this policy shall be binding upon the Company until the original or a duplicate thereof is

filed at its Home Office. The Company does not assume any responsibility for the validity of an assignment.

Tables B, C and D show the amount of each annual instalment for \$1000 the net sum payable. Instalments for a greater or less amount will be proportionate

TABLE B

Number of Annual Instalments	5	10	15	20	25	30	40
Amount of Each Instalment	\$218 90	\$116 14	\$83 85	\$68 03	\$58 65	\$52 57	\$45 2

TABLE C.

Age attained by Payee.	Amount of Each Instalment.	Age attained by Payee.	Amount of Each Instalment.
0	\$39 00	38	\$48 10
1	39 07	39	48 52
2	39 15	40	49 35
3	39 23	41	49 40
4	39 35	42	50 11
5	39 49	43	50 80
6	39 65	44	50 78
7	39 81	45	51 22
8	39 97	46	51 69
9	40 14	47	52 16
10	40 33	48	52 62
11	40 51	49	53 08
12	40 68	50	53 53
13	40 85	51	53 98
14	41 03	52	54 42
15	41 23	53	54 84
16	41 41	54	55 25
17	41 62	55	55 63
18	41 83	56	56 00
19	42 05	57	56 35
20	42 28	58	56 67
21	42 51	59	56 96
22	42 76	60	57 23
23	43 01	61	57 47
24	43 28	62	57 69
25	43 55	63	57 87
26	43 84	64	58 03
27	44 13	65	58 18
28	44 44	66	58 27
29	44 76	67	58 33
30	45 08	68	58 44
31	45 42	69	58 49
32	45 77	70	58 53
33	46 13	71	58 56
34	46 50	72	58 58
35	46 88	73	58 60
36	47 28	74	58 62
37	47 68	75	58 65
		and over	

TABLE D.

Age attained by Payee.	Amount of Each Instalment.	Age attained by Payee.	Amount of Each Instalment.
0	\$40 00	43	\$54 21
1	40 00	44	54 38
2	40 00	45	55 74
3	40 00	46	56 11
4	40 10	47	57 67
5	40 23	48	58 68
6	40 37	49	59 67
7	40 55	50	60 88
8	40 73	51	62 07
9	40 91	52	63 37
10	41 15	53	64 77
11	41 37	54	66 27
12	41 60	55	67 84
13	41 84	56	69 54
14	42 09	57	71 36
15	42 35	58	73 31
16	42 63	59	75 36
17	42 90	60	77 58
18	43 16	61	79 94
19	43 42	62	82 44
20	43 67	63	85 11
21	43 96	64	87 95
22	44 25	65	90 91
23	44 54	66	94 07
24	44 86	67	97 26
25	45 19	68	100 70
26	45 54	69	104 17
27	45 89	70	107 76
28	46 27	71	111 48
29	46 68	72	115 21
30	47 06	73	119 08
31	47 48	74	122 98
32	47 92	75	126 55
33	48 38	76	130 21
34	48 80	77	133 87
35	49 29	78	137 84
36	49 78	79	140 88
37	50 28	80	144 63
38	50 81	81	148 81
39	51 41	82	152 44
40	52 09	83	156 74
41	52 69	84	161 21
42	53 56	85 & over	166 11

30. ALL AGREEMENTS MUST BE SIGNED BY AN EXECUTIVE OFFICER.—All agreements made by the Company are signed by its President, Vice-President, Secretary, Assistant Secretary, Treasurer or Assistant Treasurer. No other person can alter or waive any of the conditions of this policy or make any agreement which shall be binding upon the Company.

THIS COPY OF THE APPLICATION

should be carefully examined and if any error or omission is found the policy should be returned immediately to the Home Office of the Company for correction.

APPLICATION.

I hereby apply to the Aetna Life Insurance Company for a contract of insurance upon my life, and I do hereby declare that I am in sound health and have no disease or ailment not fully set forth herein; that the statements and answers herein made and signed by me are complete and true, and I agree that they shall form a part of the contract or policy issued by said Company upon my life. I further agree that no statement or declaration made to any agent, examiner, or any other person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of, said Company, or as charging it with any liability by reason thereof. I also acknowledge that all policies and agreements made by said Aetna Life Insurance Company are signed by one or more of its executive officers, and that no agent or other person not an executive officer can grant insurance or waive any condition of its policies or make any agreement which shall be binding upon said Company.

12 AMERICAN CENTRAL LIFE INS. CO., INDIANAPOLIS, IND.

20 PREMIUMS ENDOWMENT AT 85 POLICY, NON-PARTICIPATING, WITH DISABILITY BENEFIT RIDER.

No. 99,999.

AGE 35

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$308.30

AMERICAN CENTRAL LIFE INSURANCE COMPANY
INDIANAPOLIS.

AGREES TO PAY *Ten Thousand* Dollars, the amount of insurance, for the consideration and under the conditions stated herein, to the Beneficiary, *Mary Alston, Wife*, of the Insured, *Abner Alston*, or the Insured, himself, if this policy be in force at end of policy year nearest age eighty-five.

The entire contract between the parties hereto shall be this policy and the application therefor, a copy of which is attached and made a part hereof.

The Insured is entitled without the consent of the Beneficiary to receive every benefit, exercise every right, and enjoy every privilege conferred on the Insured by this policy.

STATE OF INDIANA—INSURANCE DEPARTMENT.

I hereby certify that the net cash value of this and all other policies issued by The American Central Life Insurance Company and in force, is secured by the deposit with this department of securities, as prescribed by and in compliance with, the Indiana Legal Reserve Compulsory Deposit Law.

DALE J. CRITTENBURGER,
Auditor of State.

ALL PREMIUMS or installments thereof are payable in advance either at the Home Office of the Company, or to an agent of the Company upon delivery of a receipt signed by the Company's President, First Vice-President, Secretary or Treasurer, and countersigned by such agent. Premiums after the first may be paid in semi-annual or quarterly installments at the Company's rates therefor. The payment of a premium or installment thereof shall not maintain this policy in force beyond the due date of the next premium or installment, except as herein provided.

CASH LOANS.—Beginning with the third policy year, the Company, at any time while the policy is in force, provided no premium be in default, will loan to the insured on the execution of a proper assignment of the policy and on the sole security thereof, any sum not exceeding the amount stated in the Table of Loan and Surrender Values for the end of the current policy year. From such loan value there will be deducted any existing indebtedness on or secured by the policy and any unpaid balance of the premium for the

AMERICAN CENTRAL LIFE INS. CO., INDIANAPOLIS, IND.

current policy year. Interest, at the rate of six per centum *per annum*, will be collected on the loan to the end of the current policy year and shall thereafter be payable annually in advance. The Company may, at its option, defer a cash loan (except where the proceeds are to be applied in payment of premiums on policies issued by this Company) for not to exceed ninety days after the application therefor is made.

FAILURE TO REPAY ANY SUCH LOAN or to pay interest thereon shall not avoid the Policy, but if interest is not paid when due shall be added to and become a part of the indebtedness, provided that whenever the total indebtedness on the policy shall exceed the loan value of the policy, the policy shall become void thirty-days after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any.

LOAN INSURANCE.—Any cash loan made hereunder may be covered by loan insurance, which loan insurance shall be applied in the event this policy matures as a death claim, to the cancellation of any such cash loan. Loan insurance will be granted only under the following conditions:

(a) The insured shall furnish evidence of insurability satisfactory to the Company, and the loan insurance shall not be effective until the insured shall have received a certificate thereof from the Company.

(b) The premium for loan insurance shall be computed at the insured's attained age nearest birthday at the time of making or renewing such loan insurance and shall be as indicated in the table on the back of this policy. For periods less than a year the premium for each month or fraction thereof shall be one-tenth of the premium for one year, but in no event to exceed the premium for one year.

(c) Loan insurance will not be granted for a period extending beyond the next anniversary date of this policy, but may be renewed from year to year subject to payment of the premium at the insured's attained age. No loan insurance will be granted or renewed when the insured shall have attained age sixty years nearest birthday.

(d) Any loan insurance in excess of the total indebtedness on the policy under this policy shall be void, and the Company will refund to the insured any unearned premium therefor.

AUTOMATIC PREMIUM LOANS.—If any premium or installment due on this policy be not paid in cash on or before the due date thereof or within the period of grace, the Company will charge the premium or installment and any subsequent premium or installment not paid in cash, with interest in advance at the rate of six per centum *per annum* to the end of the current policy year against the then loan value of this policy, as stated above, provided that such loan value be sufficient and provided that written request therefor has been made by the insured on the Company's form at any time while there is no default in payment of any premium hereunder. Any premium or premiums or installments the

of so charged against the loan value of this policy shall be considered as a loan upon the policy and shall be subject to the same terms and conditions as any loan made in accordance with the "Cash Loans" provision above. Such request may be revoked at any time in writing by the insured; provided, however, that such revocation shall not affect any loan which may have been previously made hereunder.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days will be granted for the payment of every premium or installment thereof after the first premium, during which time the policy shall remain in force.

CHANGE OF BENEFICIARY.—If there be no existing assignment of the policy made as herein provided, the insured may, with the consent of the Company, at any time while the policy is in force, change the beneficiary by filing with the Company at its Home Office written request therefor, duly acknowledged. Such change shall take effect when endorsed on the policy by the Company and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured unless otherwise provided herein.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless such assignment be made in duplicate and both copies filed with the Company at its Home Office, where one copy will be returned. The Company will assume no responsibility as to the validity of any assignment.

THE AMOUNT OF INSURANCE is payable to the beneficiary *immediately* upon receipt of due proof of death of the insured and of the interest of the claimant.

INCONTESTABILITY.—After one year from the date hereof this policy shall be incontestable except for non-payment of premiums and except for violation of its conditions as to military or naval service in time of war.

This policy is unrestricted from issue as to travel, residence or occupation or as to military or naval service in time of peace.

Death while engaged in military or naval service in time of war or in consequence of such service shall render the Company liable for only the reserve under this policy unless the Company's permission to engage in such service shall have been obtained and such extra premium or premiums as the Company may require shall have been paid.

REINSTATEMENT.—At any time after any default in premium payment, upon written application by the insured and presentation at the Home Office of evidence of insurability satisfactory to the Company, this policy may be reinstated, upon the payment of arrears of premiums with compound interest thereon at the rate of five per centum per annum.

INSTALLMENT PRIVILEGES.—The insured may change the mode of payment of the amount of insurance as a death claim from pay

ment in one sum to payment in installments as provided on the fourth page hereof.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy (including any unpaid portion of the premium for the policy year current at death) will be deducted in any settlement or payment under this policy.

MODIFICATIONS.—No condition, provision or privilege of this policy can be waived or modified in any case except by an endorsement hereon signed by the President, the First Vice-President, the Actuary or the Secretary. No agent has power in behalf of the Company to make or modify this or any other policy, to extend the time for paying a premium, to waive any forfeiture, to grant any permit or to bind the Company by making any promise or making or receiving any representation or information.

STATEMENTS OF THE INSURED.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it be contained in the written application.

SELF-DESTRUCTION.—Self-destruction during one year from the date hereof, whether the insured be sane or insane, is a risk not assumed by the Company; but in such event the Company will return the premium paid.

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount of insurance payable shall be such as the premium would have purchased at the correct age.

NON-FORFEITURE PROVISIONS.—The insured may, at the end of the third policy year or at any time thereafter during the period of thirty-one days following the due date of any unpaid premium or installment thereof, either

(a) Surrender this policy at the Home Office of the Company for its cash value; or,

(b) Surrender this policy at the Home Office of the Company for a policy of paid up insurance payable at the same time and under the same conditions, except as to premium payments, as this policy; or,

(c) Have the full amount of insurance continued in force as extended term insurance from the due date of the unpaid premium.

THE CASH VALUE shall be the sum indicated in the Table of Loan and Surrender Values and shall be at least equal to the sum which would otherwise be available for the purchase of Extended Term Insurance. At the option of the Company, payment of the Cash Value may be deferred for not to exceed ninety days after application therefor is made.

THE AMOUNT OF PAID UP INSURANCE shall, in the absence of indebtedness, be the sum indicated in the Table of Loan and Surrender Values. If there be any indebtedness the amount of Paid Up Insurance otherwise available shall be reduced in the ratio of such indebtedness to the net value of such Paid Up Insurance.

THE PERIOD OF THE EXTENDED TERM INSURANCE shall, in the absence of indebtedness, be the period indicated in the Table of Loan and Surrender Values, and, if the insured survive to the end of such period, there shall be paid him in cash the amount of Pure Endowment, if any, stated in said Table. If there be any indebtedness the same shall be deducted from the sum of the net values of the Extended Term Insurance and Pure Endowment otherwise available and the amount of insurance continued for the period purchased by such difference applied as a net single premium; provided, that, if such difference be in excess of the net single premium which will purchase term insurance for the period indicated in the absence of indebtedness, such excess shall be applied as a net single premium to purchase pure endowment payable to the insured in cash if living at the end of such period.

If the insured shall not surrender this policy to the Company at its Home Office for its Cash Value as provided in option (

above, or for a policy of Paid Up Insurance as provided in option (b), the amount of insurance will be continued in force as Extended Term Insurance as provided in option (c).

All net values and net single premiums herein mentioned shall be based on the American Experience Table of Mortality with interest at the rate of three and one-half per centum per annum.

TABLE OF LOAN AND SURRENDER VALUES

End of Year	Cash or Loan Value	Paid Up Insurance	Extended Term Insurance for \$10,000		Pure Endowment
			Years	Days	
3	\$350	\$ 880	3	339	0
4	550	1360	6	48	0
5	790	1910	8	275	0
6	1040	2470	11	90	0
7	1310	3050	13	182	0
8	1580	3600	15	140	0
9	1860	4150	17	72	0
10	2160	4710	18	250	0
11	2460	5250	19	358	0
12	2770	5790	21	47	0
13	3100	6330	22	60	0
14	3440	6880	23	47	0
15	3790	7410	24	78	0
16	4140	7920	25	130	
17	4500	8430	26	242	
18	4880	8940	28	105	
19	5280	9470	30	258	
20	5690	10000	Paid up	Paid up	
25	6310				
30	6940				
35	7550				
40	8150				

The reserve under this policy shall be computed on the basis of the American Experience Table of Mortality with interest at the rate of three and one-half per centum per annum. The first year's insurance under this policy is term insurance, purchased by the whole or part of the premium to be received during the first policy year and the policy shall be valued according to its terms and the laws of the State of Indiana. The net value of each benefit in the Table is equal to the reserve less a surrender charge in no case in excess of two and one-half per centum of the amount of insurance under this policy. If fractional premiums in addition to premiums for whole years be paid, due allowance will be made in the above benefits. Values for each year after the twentieth, not shown in the Table, will be equivalent to the full reserve. After the end of the premium paying period, if no premium be in default, the cash value hereof will be available on surrender of this policy at the end of any policy year or within thirty-one days thereafter.

The Consideration for this Policy shall be the application therefor and a premium of *Three Hundred Six and 50/100 Dollars* for the period terminating *August 15, 1916*, and a premium of like amount payable on said date and annually thereafter during the continuance of this policy or until *twenty* such premiums in all shall have been paid.

In Witness Whereof, AMERICAN CENTRAL LIFE INSURANCE COMPANY has caused this policy to be signed as of the *fifteenth* day of *August, 1915*.

CARROLL B. CARR,
Secretary.

HEBRERT M. WOOLLEN,
President.

AMERICAN CENTRAL LIFE INS. CO., INDIANAPOLIS, IND

Policy can never mature, and interest payable to the beneficiary as a bonus bonus must be payable in equal annual or quarterly payments for any number of years from two to twenty-five, or for twenty years and to continue as long thereafter as the beneficiary shall live. This request may be made by the beneficiary should the insured die without having made such request.

The installment privilege shall not be operative if the beneficiary be other than a natural person or if the amount payable as a death claim be less than \$1000 after deducting any indebtedness.

The amount of each installment shall be as indicated in the following table, which is based on \$1000 insurance, but which will apply pro rata to the amount payable under this policy.

Number of Years Insured	Amount of Each Installment if Payable for a Given Number of Years Only		Age of Beneficiary at Death of Insured	Amount of Each Installment if Payable for Twenty Years to Continue All Death of Beneficiary		Age of Beneficiary at Death of Insured	Amount of Each Installment if Payable for Twenty Years to Continue All Death of Beneficiary	
	If Payable Annually	If Payable Monthly		If Payable Annually	If Payable Monthly		If Payable Annually	If Payable Monthly
20	\$408.80		42	\$40.19	\$3.37	42	\$61.57	\$5.12
21	344.36		43	41.53	3.46	43	62.15	5.17
22	289.05		44	42.89	3.55	44	62.76	5.22
23	243.89		45	44.00	3.61	45	63.37	5.28
24	198.32		46	45.46	3.66	46	64.01	5.33
25	168.01		47	46.83	3.68	47	64.65	5.38
26	140.50		48	48.22	3.71	48	65.33	5.44
27	127.00		49	49.50	3.73	49	66.01	5.49
28	116.15		50	50.79	3.75	50	66.71	5.54
29	107.34		51	52.10	3.78	51	67.42	5.59
30	99.96		52	53.41	3.81	52	68.13	5.64
31	93.75		53	54.74	3.84	53	68.85	5.69
32	88.47		54	56.09	3.86	54	69.59	5.74
33	83.59		55	57.45	3.89	55	70.29	5.79
34	78.89		56	58.83	3.90	56	71.00	5.84
35	74.57		57	60.22	3.93	57	71.72	5.89
36	70.47		58	61.63	3.96	58	72.45	5.94
37	67.06		59	63.06	3.98	59	73.19	5.99
38	63.74		60	64.50	4.02	60	73.94	6.04
39	60.70		61	65.97	4.07	61	74.70	6.09
40	58.05		62	67.45	4.11	62	75.47	6.14
41	55.17		63	68.95	4.15	63	76.25	6.19
42	52.52		64	70.47	4.19	64	77.04	6.24
43	50.02		65	72.01	4.23	65	77.84	6.29
44	47.65		66	73.57	4.26	66	78.65	6.34
45	45.40		67	75.15		67	79.47	6.39
46	43.46		68	76.75		68	80.30	6.44
47	41.63		69	78.37		69	81.14	6.49
48	39.83		70	80.01		70	82.00	6.54
49	38.05		71	81.67		71	82.85	6.59
50	36.29		72	83.35		72	83.72	6.64
51	34.55		73	85.05		73	84.60	6.69
52	32.83		74	86.77		74	85.50	6.74
53	31.13		75	88.51		75	86.41	6.79
54	29.45		76	90.27		76	87.33	6.84
55	27.79		77	92.05		77	88.26	6.89
56	26.15		78	93.85		78	89.20	6.94
57	24.53		79	95.67		79	90.15	6.99
58	22.93		80	97.51		80	91.11	7.04
59	21.35		81	99.37		81	92.08	7.09
60	19.79		82	101.25		82	93.06	7.14
61	18.25		83	103.15		83	94.05	7.19
62	16.73		84	105.07		84	95.05	7.24
63	15.23		85	107.01		85	96.06	7.29
64	13.75		86	108.97		86	97.08	7.34
65	12.29		87	110.95		87	98.11	7.39
66	10.85		88	112.95		88	99.15	7.44
67	9.43		89	114.97		89	100.20	7.49
68	8.03		90	117.01		90	101.26	7.54
69	6.65		91	119.07		91	102.33	7.59
70	5.29		92	121.15		92	103.41	7.64
71	3.95		93	123.25		93	104.50	7.69
72	2.63		94	125.37		94	105.60	7.74
73	1.33		95	127.51		95	106.71	7.79
74			96	129.67		96	107.83	7.84
75			97	131.85		97	108.96	7.89
76			98	134.05		98	110.10	7.94
77			99	136.27		99	111.25	7.99
78			100	138.51		100	112.41	8.04
79			101	140.77		101	113.58	8.09
80			102	143.05		102	114.76	8.14
81			103	145.35		103	115.95	8.19
82			104	147.67		104	117.15	8.24
83			105	149.91		105	118.36	8.29
84			106	152.17		106	119.58	8.34
85			107	154.45		107	120.81	8.39
86			108	156.75		108	122.05	8.44
87			109	159.07		109	123.30	8.49
88			110	161.41		110	124.56	8.54
89			111	163.77		111	125.83	8.59
90			112	166.15		112	127.11	8.64
91			113	168.55		113	128.40	8.69
92			114	170.97		114	129.70	8.74
93			115	173.41		115	131.01	8.79
94			116	175.87		116	132.33	8.84
95			117	178.35		117	133.66	8.89
96			118	180.85		118	135.00	8.94
97			119	183.37		119	136.35	8.99
98			120	185.91		120	137.71	9.04
99			121	188.47		121	139.08	9.09
100			122	191.05		122	140.46	9.14
101			123	193.65		123	141.85	9.19
102			124	196.27		124	143.25	9.24
103			125	198.91		125	144.66	9.29
104			126	201.57		126	146.08	9.34
105			127	204.25		127	147.51	9.39
106			128	206.95		128	148.95	9.44
107			129	209.67		129	150.40	9.49
108			130	212.41		130	151.86	9.54
109			131	215.17		131	153.33	9.59
110			132	217.95		132	154.81	9.64
111			133	220.75		133	156.30	9.69
112			134	223.57		134	157.80	9.74
113			135	226.41		135	159.31	9.79
114			136	229.27		136	160.83	9.84
115			137	232.15		137	162.36	9.89
116			138	235.05		138	163.90	9.94
117			139	237.97		139	165.45	9.99
118			140	240.91		140	167.01	10.04
119			141	243.87		141	168.58	10.09
120			142	246.85		142	170.16	10.14
121			143	249.85		143	171.75	10.19
122			144	252.87		144	173.35	10.24
123			145	255.91		145	174.96	10.29
124			146	258.97		146	176.58	10.34
125			147	262.05		147	178.21	10.39
126			148	265.15		148	179.85	10.44
127			149	268.27		149	181.50	10.49
128			150	271.41		150	183.16	10.54
129			151	274.57		151	184.83	10.59
130			152	277.75		152	186.51	10.64
131			153	280.95		153	188.20	10.69
132			154	284.17		154	190.00	10.74
133			155	287.41		155	191.81	10.79
134			156	290.67		156	193.63	10.84
135			157	293.95		157	195.46	10.89
136			158	297.25		158	197.30	10.94
137			159	300.57		159	199.15	10.99
138			160	303.91		160	201.01	11.04
139			161	307.27		161	202.88	11.09
140			162	310.65		162	204.76	11.14
141			163	314.05		163	206.65	11.19
142			164	317.47		164	208.55	11.24
143			165	320.91		165	210.46	11.29
144			166	324.37		166	212.38	11.34
145			167	327.85		167	214.31	11.39
146			168	331.35		168	216.25	11.44
147			169	334.87		169	218.20	11.49
148			170	338.41		170	220.16	11.54
149			171	341.97		171	222.13	11.59
150			172	345.55		172	224.11	11.64
151			173	349.15		173	226.10	11.69
152			174	352.77		174	228.10	11.74
153			175	356.41		175	230.11	11.79
154			176	360.07		176	232.13	11.84
155			177	363.75		177	234.16	11.89
156			178	367.45		178	236.20	11.94
157			179	371.17		179	238.25	11.99
158			180	374.91		180	240.31	12.04
159			181	378.67		181	242.38	12.09
160			182	382.45		182	244.46	12.14
161			183	386.25		183	246.55	12.19
162			184	390.07		184	248.65	12.24

PREMIUMS FOR LOAN INSURANCE BASED ON \$100
and applying pro rata to other amounts

Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
20	\$0 80	28	\$0 84	36	\$0 92	44	\$1 12	52	\$1 64
21	80	29	85	37	94	45	1 17	53	1 74
22	80	30	86	38	95	46	1 21	54	1 85
23	81	31	86	39	97	47	1 26	55	1 97
24	81	32	87	40	1 00	48	1 32	56	2 11
25	82	33	89	41	1 03	49	1 39	57	2 27
26	82	34	90	42	1 06	50	1 46	58	2 44
27	83	35	91	43	1 09	51	1 55	59	2 63

AMERICAN CENTRAL LIFE INSURANCE COMPANY
TOTAL AND PERMANENT DISABILITY BENEFIT.

Supplemental Contract attached to and part of Policy No 99999, on the life of Abner Alston, the insured.

In consideration of the fact that the premium payable in accordance with the provisions of this policy includes an extra premium of one dollar and eighty cents (\$1.80) for disability insurance, it is hereby agreed that if the insured, before attaining the age of sixty years, and after the first premium has been paid the Company on account of this policy and before default in the payment of any subsequent premium, shall furnish proof satisfactory to the Company that he has from any cause whatever since the issue of this policy become permanently disabled to such an extent that by reason of such disability he is and will be permanently and continuously and wholly prevented from performing any work for compensation or profit, or from following any gainful occupation and that such disability has at the time of such proof existed for not less than sixty days, the Company will, by endorsement on the policy, waive the payment of any premium or premiums which may become payable thereafter under this policy.

The premiums waived in accordance herewith shall not be deducted from the sum payable under the policy, and the benefits provided in the policy shall, in all respects, continue the same as if payment of the premiums waived had actually been made to the Company, so that the loan and non-forfeiture values provided in the policy shall in no way be modified on account of the waiver.

Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the insured shall at any time on demand, furnish to the Company satisfactory proof of the continuance of such disability: and if the insured shall fail to furnish such proof, or if it shall appear to the Company that the insured is able to perform any work or to follow any occupation for compensation, gain, or profit, all premiums becoming due thereafter shall be paid by the insured in accordance with the provisions of the policy.

It is especially agreed that, notwithstanding any of the above provisions, permanent loss of the sight of both eyes, or loss or severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered disability within the meaning of this supplemental contract.

This supplemental contract may be cancelled upon written request by the insured and return of the policy for endorsement, whereupon the above specified extra premium shall be no longer payable and the entire premium payable under the policy will be reduced to *Three Hundred Six and 50-100 Dollars (\$306.50)*, but in no event shall payment of said extra premium be required after the insured shall have attained the age of sixty years.

Attest:
V. M. KIME,
Actuary

HERBERT M. WOOLLEN,
President.

APPLICATION.

I hereby make application for insurance in American Central Life Insurance Company of Indianapolis, Indiana, and agree that the statements and agreements herein and the statements to the Medical Examiner in Part II of Application are made for the purpose of securing this insurance and declare that all such statements are complete and true without exception unless such exception is indicated.

7. I desire policy to be issued as of date.....and I agree that the period to cover which the first premium is paid shall end one year after said date, and that each insurance year shall end on successive anniversaries of said date. I also agree that the insurance applied for shall not take effect until the payment of the first premium thereon, and the approval of this application by the Company.

14. I further agree that any physician may disclose to the American Central Life Insurance Company, its successors or assigns, any facts or information communicated to, or acquired, by him as my physician, and I waive any and all provisions of law which now, or may hereafter, exist exempting or prohibiting any physician from disclosing any facts acquired in his professional capacity or rendering such physician incompetent as a witness.

15. I further agree that no action shall be brought against the Company under policy issued on this application after the lapse of six years from the time when the cause of such action shall accrue.

16. I have settled for the first premium on policy applied for with the Agent.....in the following manner: Cash \$..... Note.. for \$.....due..... on condition that, if risk is not assumed by the Company the sum paid by me shall be returned in accordance with the provisions of the binding receipt which I have accepted subject to the provisions thereof.

MEDICAL EXAMINER'S FORM.

In continuation of and forming a part of my application for insurance to the American Central Life Insurance Company of Indianapolis, Indiana, dated.....191...

I hereby certify that I have read the above questions and that my answers thereto are true.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY, WITH DISABILITY BENEFITS.

No. 99999.

AGE 35.

AMOUNT \$10,000.

PREMIUM \$373.00.

ATLANTIC LIFE INSURANCE COMPANY, RICHMOND, VIRGINIA.

Amount **Agrees to Pay** — *Ten Thousand* — Dollars to
Beneficiary *Mary Doe, wife* of the Insured, or to any substituted
Beneficiary, at its Home Office, Richmond, Virginia,
immediately upon receipt and approval of proofs of
the death of *John Doe, of Richmond, Va.*

INSURED INVESTMENT AND INSTALMENT OPTIONS.—At the written request of the Insured, the Company will provide by endorsement on this Contract that the amount payable hereunder, or any portion thereof, when the same matures as a death claim, shall be left with the Company as a trust fund for such period as the Insured may direct, the Beneficiary to receive semi-annually interest at the rate earned by the Company (after deducting losses on investments) on its admitted assets during the preceding calendar year, less one-eighth of one per cent. of the amount of said trust fund for investment expenses. The principal sum left in trust under this provision shall be payable in cash to the Beneficiary or to the Estate of the Beneficiary on the expiry of the period stipulated by the Insured. The Insured may also stipulate in said request that no assignment or hypothecation of this Contract, or any part thereof, or any income therefrom, shall be made by the Beneficiary.

In lieu of the above, the Insured may also exercise any one of the Instalment Options provided on the fourth page hereof.

ANNUAL DIVIDENDS.—The Company will determine at the end of each year the amount of surplus to be allotted to this Contract. Upon payment in cash of the second and each succeeding premium, the surplus allotted to this Contract shall, at the option of the Insured, be either—

1. Paid in cash; or,
 2. Applied toward the payment of any premium or premiums;
- or,
3. Applied without re-examination to the purchase of non-forfeitable additional paid-up participating insurance payable at the same time and in the same manner as the principal sum herein provided; or,
 4. Left with the Company to accumulate to the credit of this Contract with interest at three and one-half per centum for each full year left with the Company, said interest to be compounded annually. When the reserve on this Contract, together with such accumulations, shall equal the net single premium required to purchase a paid-up Contract for the principal sum herein provided at

the attained age of the Insured, this Contract shall then become paid-up for its full amount, and no further premiums shall be required. The amount of surplus on deposit may be withdrawn by the Insured at any time.

Unless the Insured shall elect otherwise, within three months after the mailing by the Company of a written notice requesting such election, it shall be construed as an election on the part of the Insured to continue this Contract under Option (3). After all premiums required by this Contract shall have been paid, it shall, while continued in force, participate annually in the surplus as herein provided. Should the premiums be paid otherwise than annually, the surplus shall be applied in the manner in which premiums are paid.

PERMANENT DISABILITY BENEFITS.—If, prior to attaining age 60, while this Contract is in full force by the payment of premiums, the Insured shall furnish proof satisfactory to the Company that from causes originating after the delivery of this Contract, he has become totally and permanently disabled, and will by such disablement be prevented for life from engaging in any gainful occupation, the Company will by endorsement hereon waive the payment of premiums falling due during the continuance of such disability, and the right of the Insured to Dividends or Surrender Values shall continue as if the premiums were duly paid by the Insured. Should such total and permanent disability occur after the Insured attains age 60, the Company will advance future premiums as they become due as a lien against the Contract without charging interest on such advances.

OPTIONAL BENEFITS.—In lieu of the benefit aforesaid, the Company will, on like proof of such disability before the Insured attains age 60 and on surrender and cancellation of this Contract, issue a new Contract in lieu thereof providing for the payment to the Insured in ten equal annual instalments of the sum due in the event of death, the first instalment to be payable on approval of the aforesaid proof and surrender of this Contract, and subsequent instalments annually thereafter. In the event of the death of the Insured before the said ten instalments shall have been paid the amount of the remaining unpaid instalments shall be paid in one sum to the Executors, Administrators or Assigns of the Insured. Any indebtedness to the Company secured by this Contract shall reduce the amount of each instalment by the proportion that said indebtedness bears to the commuted value of said instalments. At the option of the Insured any or all of the aforesaid instalments may be left with the Company under the terms of the Investment Option.

GRACE.—A grace of one month, during which time this Contract will remain in full force, will be allowed in payment of all premiums except the first, subject to interest at 6% per annum for the days past due.

PREMIUM.—This Contract is issued in consideration of the written and printed application, a copy of which is attached her-

and made a part of this Contract, and of the payment of Three Hundred Seventy-Three and no/100 Dollars in advance, before this Contract shall take effect, as the premium for an insurance terming one year from the date hereof, and will be renewed and extended thereafter as a Limited Payment Life Contract upon the further payment of a like amount due one year from the date hereof and on the same anniversary day in every year thereafter and payable on said date annually or within the grace period as above provided until a total of twenty annual premiums shall have been paid on this Contract.

SPECIFIC CAUSES OF DISABILITY.—The Company will consider the entire and irrevocable loss by accident or disease of the sight of both eyes, or the total and permanent loss by accident or disease of the use of both hands or both feet, or of one hand and one foot as total and permanent disability within the meaning of this provision.

OCCUPATION AND TRAVEL.—This Contract is entirely free from all restrictions as to Residence, Occupation and Travel.

INCONTESTABLE.—This Contract shall be incontestable after one year from its date, except for non-payment of premium, provided however, that if the age of the Insured is misstated the amount payable under this Contract shall be the insurance which the actual premium paid would have purchased at the true age of the Insured.

SUICIDE.—Should the Insured die by his own act (whether sane or insane) within one year after the date of this Contract, the Company's liability shall not exceed the premium paid on account of this Contract.

CHANGE OF BENEFICIARY.—If this Contract has not been assigned, the Insured may change the Beneficiary at any time by filing at the Home Office written request for such change on the Company's form, and by forwarding this Contract for endorsement of change. If the Beneficiary does not survive the Insured, the proceeds hereof shall be paid to the Executors, Administrators or Assigns of the Insured.

AUTOMATIC NON-FORFEITURE PROVISION.—Upon the non-payment of any premium after the second, the Company will advance such premium, also subsequent unpaid premiums, with interest at 6% per annum due annually in advance, as a premium loan secured by this Contract, so long as such loan together with all other indebtedness and with interest at 6% per annum does not exceed the Cash Value of this Contract at the end of the period to which any such premium or interest applies. All indebtedness thus created shall be a first charge against the Contract ranking in priority to the claim of any Beneficiary or Assignee.

At any time while this Contract is continued as aforesaid, payment of premiums may be resumed without any medical re-examination of the Insured.

If the available Cash Value be insufficient to pay a full annual premium, the Company will continue the insurance under the Extended Term Insurance Provision set forth herein for such time as the balance of value will permit. Should the total liens charged against this Contract at any time exceed the Cash Value thereof, the insurance hereunder will terminate one month after notice shall have been mailed to the last known address of the Insured and Assignee, if any.

PAID-UP INSURANCE.—After premiums for two full years have been paid, on the non-payment of any succeeding premium, this Contract shall, after endorsement by the Company upon request of the Insured within ninety days (including days of grace) after said non-payment, take effect for the amount of Paid-up Participating Insurance stated in the table of Surrender Values herein as determined by the number of years the Contract has been in force by payment of premiums.

CASH VALUE OR EXTENDED TERM INSURANCE.—After premiums for two full years have been paid, on the non-payment of any subsequent premium, the Insured, on satisfactory release and surrender of this Contract within ninety days thereafter (including days of grace), shall be entitled to the Cash Surrender Value as stated in the table of Surrender Values, or in lieu thereof the Insured shall be entitled to Participating Extended Term Insurance as stated in said table. The aforesaid values shall be determined by the number of full annual premiums paid on this Contract, and the acceptance of either one of these values shall be in lieu of all other values herein provided. Such values are based upon the reserve by the American Experience Table of Mortality with three and one-half per centum interest. Payment of the Cash Value may be deferred ninety days.

LOAN VALUE.—The Company will make loans to the Insured upon the sole security of this Contract at any time after premiums for two full years have been paid, and while this Contract is in full force. The amount of such loans shall not exceed the Cash Surrender Value at the end of the year for which premiums in full (excluding premiums paid in advance) have been paid, and shall include any previous loans or liens then unpaid. Interest shall be paid annually in advance at the rate of six per centum per annum, but should the Insured fail to pay interest on said loan or any premium due on this Contract, the Company shall advance said interest and premium on the security of this Contract as an additional lien, bearing interest as above, in accordance with the terms of the Automatic Non-Forfeiture Provision of this Contract. Upon endorsement on the Contract by the Company as to the existence of any loan, the Contract will be returned to the Insured. Payment of Loans, unless for premiums due the Company, may be deferred ninety days.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Contract, including any unpaid premium or portion thereof,

will be deducted in any cash settlement of this Contract, or will be deducted from the reserve used in the calculation of any benefit provided herein.

PREMIUMS—WHERE AND HOW PAYABLE.—All premiums are payable annually in advance at the Home Office, Richmond, Virginia; but may be paid to an authorized Agent of the Company in exchange for a receipt signed by the President, Secretary or Treasurer.

PROOF OF DISABILITY.—After acceptance of either of the disability provisions herein provided, the Insured shall keep the Company informed at all times of his residence and address, shall give immediate notice should such total disability not prove to be permanent and shall on demand of the Company at any time and from time to time furnish additional proof of the continuance of such disability and permit the Company to examine him. Should disability not prove total and permanent, notwithstanding prior approval by the Company of proof thereof, instalment payments or waiver of premiums shall be discontinued, and the Insured shall have the option of reinstating this Contract for its face value, less any instalment payments received, upon payment of the premiums due thereafter (according to the rate used in determining the premium for this Contract) for the amount of insurance to be continued.

REINSTATEMENT.—This Contract, should it have lapsed, may be reinstated at any time upon evidence of insurability satisfactory to the Company, and the payment of all past due premiums, with interest at 6% per annum, and the payment or reinstatement of any indebtedness or cash payment made on account of this Contract with interest at the same rate.

ASSIGNMENT.—Any assignment of this Contract must be made in duplicate, and one copy filed at the Home Office. The Company assumes no responsibility for the validity of any assignment.

ADDITIONAL DEPOSIT.—In addition to the premium mentioned on the first page, the Insured may, at any time within ten years from the date of Contract, if in force by payment of premiums, elect to make an additional annual deposit, which shall be accumulated by the Company as a Pure Endowment, according to the American Experience Table of Mortality with interest at three and one-half per centum per annum. The accumulated value of such payments will be added to the Cash or Loan Value stated on the third page hereof; and when the reserve on this Contract, plus the accumulated deposits, equals the single premium for a Life Policy at the attained age of the Insured, this Contract shall become fully paid-up, or deposits may be continued until the reserve, plus such accumulations, equals the face of the policy, when it will be paid as a Pure Endowment. The provisions of the clause entitled "Permanent Disability Benefits" shall not apply to this additional deposit.

THE CONTRACT.—This Contract cannot be modified except by endorsement signed by an Executive Officer of the Company, and no Agent is authorized to extend the time for payment of a premium, waive provisions, modify or discharge Contracts. This Contract is not to take effect until the first premium shall have been paid during the life and good health of the Insured, but after said event shall be considered as having been in force from the date hereof.

LOAN PAYMENT IN THE EVENT OF DEATH.—The Insured may, upon evidence of insurability satisfactory to the Company provided by a certificate to be issued at the Home Office for the cancellation when death claim under this Contract is paid, of any indebtedness outstanding by reason of a policy loan against this Contract. Said certificate shall not take effect until its receipt by the Insured; it shall not be issued for a period exceeding one year, but may be renewed from year to year upon evidence of insurability satisfactory to the Company; it shall automatically be reduced or cancelled upon the partial or complete payment of the indebtedness, in which event the unearned portion of the premium shall be refunded. The premium on the original certificate and on each renewal thereof shall

be paid in advance; it shall be based upon the attained age of the insured at issue or renewal and shall be calculated according to the following schedule of rates:

PREMIUMS FOR EACH \$100 OF LOAN INSURANCE.

Insured's Attained Age.	Premium for One Year.	Insured's Attained Age.	Premium for One Year.
17.....	\$.74	41.....	\$.96
18.....	.74	42.....	.99
19.....	.75	43.....	1.01
20.....	.75	44.....	1.04
21.....	.75	45.....	1.07
22.....	.76	46.....	1.11
23.....	.76	47.....	1.16
24.....	.77	48.....	1.20
25.....	.77	49.....	1.26
26.....	.78	50.....	1.33
27.....	.79	51.....	1.40
28.....	.79	52.....	1.48
29.....	.80	53.....	1.57
30.....	.81	54.....	1.68
31.....	.82	55.....	1.79
32.....	.83	56.....	1.92
33.....	.84	57.....	2.06
34.....	.85	58.....	2.21
35.....	.86	59.....	2.38
36.....	.87	60.....	2.57
37.....	.89	61.....	2.79
38.....	.90	62.....	3.02
39.....	.92	63.....	3.27
40.....	.94	64.....	3.56

For a month or fraction thereof the premium shall be one-tenth of the annual premium. The premium for any part of a year shall not exceed the annual premium. Said certificate shall not be issued or renewed beyond age 65.

TABLE OF SURRENDER VALUES.—The amounts stated in columns (1) and (2) are for a Contract of One Thousand Dollars. As this contract is for Ten Thousand Dollars, these amounts should be multiplied by ten in order to obtain the proper Cash, Loan or Paid-up Insurance Value.

Payment of Premiums for Full Years	Cash Surrender or Loan Value (1)	Paid-up Insur- ance (2)	Extended Term In- surance for \$10,000 expiring at end of	
			Years	Months
2 Years	\$ 21	\$ 56	2	5
3 "	43	109	4	11
4 "	65	162	7	6
5 "	89	216	10	1
6 "	113	269	12	6
7 "	138	323	14	7
8 "	165	376	16	7
9 "	192	429	18	2
10 "	220	482	19	6
11 "	249	534	20	9
12 "	279	586	21	10
13 "	311	639	22	10
14 "	343	689	23	9
15 "	377	742	24	8
16 "	412	792	25	8
17 "	449	843	26	11
18 "	486	895	28	4
19 "	525	947	30	5
20 "	566	1000	For Life	

If there be any indebtedness against this Contract, the amount of same will be deducted from any Cash or Loan Value paid. Paid-up or Extended Insurance be selected in accordance with foregoing options, any indebtedness will reduce such Paid-up Extended Insurance by the proportion which such indebtedness bears to the reserve value of the benefit selected.

IN WITNESS WHEREOF, The Atlantic Life Insurance Company has caused this Contract to be signed by its President or one of its Vice-Presidents, and its Secretary or Assistant Secretary, Treasurer or Assistant Treasurer, at Richmond, Va., and date the first day of January, nineteen hundred and sixteen.

CHAS. G. TAYLOR, JR.,
Secretary.

E. STRUDWICK,
President

INSTALMENT OPTIONS

The Insured may change the mode of payment of the proceeds of this Contract, if not then assigned, payment in one sum, as provided on the first page, to payment by annual instalments, as stated below.

The following tables are based upon a Contract of \$1,000, and will apply *pro rata* to the amount under this Contract, provided the amount is not less than \$1,000, if the amount is less than \$1,000, these Instalment Options shall not apply, but the proceeds of this Contract will be payable in one sum only.

LIMITED INSTALMENTS

Annual Instalments limited to number stated below

Number of Annual Instalments . . .	30	25	20	15	10	
Amount of Each, if Equal	\$32.50	\$39.99	\$49.99	\$66.66	\$116.66	\$
Or						
First Instalment	\$106.00	\$137.00	\$177.00	\$250.00	\$333.33	\$
And Subsequent Instalments	45.00	55.00	69.99	75.00	100.00	

On each anniversary of the first Instalment, there shall be paid (but only so long as said Instalments are being paid), interest dividend of such amount as shall be determined by the Company.

CONTINUOUS INSTALMENTS

Equal Annual Instalments to continue during entire lifetime of Beneficiary, but Twenty Annual Instalments

EXAMPLE:—If the attained age of the Beneficiary at the date of the Insured is 45, the Continuous Instalment will be \$56.

The Insured may subsequently change any selection of Instalment Options; and may also revoke any selection, thereby making this Contract again payable in one sum.

The payment of the first Instalment shall be made immediately on the maturity of the Contract, and subsequent Instalments shall be paid annually thereafter.

Each selection, change or revocation of a selection, shall be made by the Insured in writing, and shall not take effect unless endorsed on this Contract by the Company at its Home Office.

The Beneficiary can neither assign nor commute unpaid instalments, unless such right is given to the Beneficiary by the Insured in writing, and is endorsed on this Contract by the Company at its Home Office, during the lifetime of the Insured.

APPLICATION.

(1) I agree that this application and the answers made to the Medical Examiner in Part II of said application shall be the basis of the contract between the parties hereto, and shall be conclusive upon any person having or claiming any interest in any insurance to be issued. (2) That no statements or information, by whomsoever made or given, shall be binding on the parties hereto unless contained in this application or the policy issued thereon. (3) That any payment in advance shall be binding on the company only in accordance with an authorized agent's receipt on the form below bearing the same number as this application, and corresponding with settlement named in said receipt. (4) That the truthfulness of each statement is material to the risk and is the sole basis of the proposed contract. (5) I have paid to the agent named hereon, \$....., in cash, and given note for \$....., due..... and I hold his receipt for the same, corresponding in date and number with this application and assent to the terms of said receipt.

MEDICAL EXAMINER'S FORM.

I hereby warrant and agree (1) that all the aforesaid statements and answers, and all those contained in Part 1 of this application, are true, and are offered to the Company as a consideration for policy, which I hereby agree shall not take effect until the first premium shall have been paid during my life and good health, and a receipt given therefor, signed by an Executive Officer of said Company; (2) I expressly waive on behalf of myself, and of any person who shall have, or claim an interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he may thereby acquire; (3) That during the first year succeeding the date of any policy, which may be issued hereunder, the insurance shall be term insurance, and that during such year, the reserve to be held by the Company therefor shall be computed as for one year term insurance, and thereafter as for a policy issued at the end of such term, and of the form stated in Part 1 of my application.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999.

AGE

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$355.

Attached to and made part of this Policy is a rider entitled Agreement for Disability Benefit, providing for waiver of premiums and for installment payments upon compliance with certain conditions in case of total and permanent disability as designated therein.

BANKERS LIFE COMPANY OF DES MOINES, IOWA.

Agrees to Pay to the Beneficiary named under the Policy, the sum of *Ten Thousand Dollars*, upon the death of the Insured hereunder, as follows:

Amount Payable

The Insured

The Insured is *John Doe of Des Moines, County Polk, State of Iowa*, and the sum above provided shall be paid upon receipt by the Company at its Home Office of due proof of the Insured's death, together with this Policy properly surrendered while in full force.

The Beneficiary

The Beneficiary named (with the right of reversion) is *Mary A. Doe, wife* of the Insured, subject to change in accordance with the provision on the second page of this Policy marked "Change of Beneficiary."

Premium Payments

This Policy is issued in consideration of the statements and agreements in the application therefor, and of the payment in advance of *Three Hundred and Fifty-Five and 20/100 Dollars*, and the further payment in advance of the annual premium of *Three Hundred Fifty-Five and 20/100 Dollars*, on or before the 2nd day of *February*, in each year until premiums shall have been paid for *twenty* full years (when this Policy shall be paid-up) or until the prior death of the Insured.

Annual \$355.20

Semi-Annual \$181.05

This Policy is based upon annual premiums, but beginning with any policy year, instead of the annual payments, the Company will accept semi-annual or quarterly payments in advance, at the rates given in the margin hereof, but no payment shall continue the Policy in force beyond the date when the next payment is due, except as hereinafter provided. Each payment

made, whether annual, semi-annual or quarterly, shall be considered as indicating the manner in which subsequent payments are to be made unless otherwise requested in advance by the insured in writing to the Company at its Home Office. Any payments required to complete the premiums for the current policy year in which death occurs shall be deducted from the insurance payable.

At the end of the first policy year, if the second year's premium is paid in cash, and at the end of each subsequent policy year this Policy, while in force (except as Extended Insurance), shall be credited with its portion of the divisible surplus as annually determined by the Company. Such annual dividend may be used by the insured for any one of the following purposes:

First—Applied toward the payment of any premium or withdrawn in cash; or

Second—Applied to the purchase of participating paid-up additions to the Policy payable with the original insurance; or

Third—Left to accumulate to the credit of the Policy with interest at not less than three and one-half per cent per annum as determined by the Company and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

Unless the insured shall elect otherwise within three months after any dividend is due, the same shall be applied to the purchase of Paid-up additions to the Policy (with cash surrender value available at any time at least equal to such dividend), or under such other automatic option as may be required by the laws of the State in which this Policy is delivered.

The Full Reserve on this Policy shall be secured by deposits with the Insurance Department of the State of Iowa of interest bearing securities as required by law; the reserve being based upon the American Experience Table of Mortality with three and one-half per cent interest and net level premiums.

This Policy is subject to the provisions set forth on

the following pages hereof, which form a part of the Contract as fully as if recited over the signatures hereto to affixed.

Dated at Des Moines, Iowa, the *21st* day of *February*, Nineteen Hundred and *Sixteen*.

G. S. NOLLEN,
Secretary.

BANKERS LIFE COMPANY.
E. E. CLARK,
President.

PROVISIONS.

POLICY CONTRACT.—This Policy and the application therefor, copy of which is attached hereto, constitute the entire contract between the parties hereto. All statements made by the insured shall in the absence of fraud, be deemed representations and not warranties and no statement of the insured shall void this Policy or be used in defense to a claim thereunder, unless it is material and contained in the written application therefor and a copy of such application is attached to this policy when issued. No modification of this contract shall be valid unless signed by the President, Vice President, Secretary or Assistant Secretary of the Company.

INCONTESTABILITY—AGE.—This Policy shall be incontestable after one year from its date of issue, except for non-payment of premium, provided, however, that if the age of the insured has been misstated, the amount payable under this Policy shall be such as the premium would have purchased at the correct age, unless the laws of the State in which this Policy is delivered shall prescribe another method of settlement.

SUICIDE.—Self-destruction, while sane or insane, within one year from the date hereof is a risk not assumed by this Company, but in such case it will return the premiums actually received under this Policy.

MILITARY OR NAVAL SERVICE.—If the death of the insured shall occur within one year from the date of this Policy while or as a result of being engaged in military or naval service in time of war without permission of the Company, then the sum payable under this Policy shall be the amount of the premiums received.

PREMIUM PAYMENTS.—All premiums are due and payable to the Home Office of the Company in the City of Des Moines, Iowa, but will be accepted elsewhere if paid to a duly authorized collecting agent in exchange for the Company's receipt signed by the President, Secretary or Assistant Secretary and countersigned by such agent.

This Policy shall not take effect until the first premium is actually paid and the Policy delivered while the insured is in good health and shall then become effective from its date. In case a subsequent premium is not paid when due, this Policy shall cease and determine and all payments made hereon shall remain the property of the Company, except as herein otherwise agreed.

GRACE.—Thirty-one days of grace without interest will be allowed in payment of any premium after the first; the Policy shall remain in force for its full amount during such period. If death occurs within the period of grace, the unpaid premium for the then current policy year shall be deducted from the amount payable hereunder.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless it be filed with the Company at its Home Office. The original assignment must be produced when the Policy is presented for payment. The Company assumes no responsibility as to the validity of any assignment.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured, if there be

isting assignment of this Policy, may while the Policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company accompanied by the Policy for suitable endorsement hereon. Such change shall take effect when endorsed on the Policy by the Company and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall pass equally to the survivor or survivors, unless otherwise provided in the Policy. If no beneficiary shall survive the insured, then payment shall be made to the executors, administrators or assigns of the insured.

REINSTATEMENT.—At any time within five years after default in payment of any premium, or thereafter by special arrangement, if this Policy has not been surrendered to the Company, it may be reinstated upon presentation at the Home Office of evidence of the insurability of the insured satisfactory to and approved by the Company, and the payment of all premium arrears with interest thereon at the rate of six per cent per annum and payment or reinstatement of any indebtedness which existed at the time of such default with interest at the rate of six per cent per annum.

PAID UP OR MATURED BY DIVIDENDS.—By giving the Company written notice at its Home Office, the Insured may elect to have this Policy endorsed as a **FULL PAID PARTICIPATING LIFE POLICY** for its face amount, when the reserve value of this Policy together with the reserve value of any paid-up additions, and the accumulated value of any dividends left at interest to the credit of the Insured, (said additions and dividend credits being thereby cancelled) shall equal the net single life premium at the attained age of the insured, according to the American Experience Table of Mortality with interest at three and one-half per cent per annum, for the face amount of the policy, any indebtedness to the Company on account of the Policy to remain as a lien in accordance with the terms of the Policy and with interest payable as provided; or, this policy may be **MATURED AS AN ENDOWMENT** for its face amount when the reserve values and accumulated dividends above referred to shall equal said amount of insurance, any indebtedness to the Company on account of the Policy being deducted in such settlement as herein provided.

OPTION TO CHANGE FORM OF POLICY.—At any time while no premium is in default, this Policy, if properly surrendered to the Company, may be exchanged, without re-examination, for any form of Policy issued by the Company at the date hereof and of equal amount requiring a higher rate of premium, upon payment of the differences between the premiums paid hereunder and the premiums of the new Policy (based on the age of the insured at the date of exchange) with six per cent interest per annum on such differences with adjustment for the difference in annual dividends.

NON-FORFEITURE PROVISIONS.

In event of default in premium payments after premiums shall have been paid for three full years, the insured shall have the following options:

EXTENDED INSURANCE.—(A)—Extended Insurance.—Without action on the part of the insured, the insurance will be automatically extended from date of default in premium payments, without participation in surplus, for a sum equal to the face amount of the Policy and existing dividend additions, less any indebtedness to the Company hereon. The term of extended insurance will be the same as the cash surrender value hereinafter provided for will purchase at net single premium rates, according to the attained age of the insured. (See Table of Guarantees below.)

PAID-UP VALUE.—(B)—Paid-up Insurance.—Upon the written request of the insured and assigns, if any, prior to the expiration of the thirty-one days' grace and the surrender of this Policy to the Company, it will issue a Paid-up Participating Policy, payable as

herein provided: The amount of the Paid-up Policy will be such the cash surrender value, hereinafter provided for, will purchase net single premium rates, according to the attained age of insured. (See Table of Guarantees below.)

The Extended Insurance or the Paid-up Policy will be entitled to cash surrender values according to the reserve thereon at time of surrender, computed upon the basis hereinafter mentioned less any indebtedness to the Company.

CASH SURRENDER VALUE—SURRENDER CHARGE.—(C)—C Value.—Within one month from date of default in premium payment, to surrender this Policy to the Company at its Home Office for its cash surrender value, which shall be equal to the entire reserve on this Policy, and dividend additions thereto, according to the American Experience Table of Mortality, with interest at three and one-half per cent per annum, less any indebtedness on this Policy and a surrender charge as follows: During the third, fourth and fifth policy years, one per cent of the amount of insurance, decreasing one-tenth of one per cent annually thereafter until the end of the fourteenth year, after which no surrender charge is made. The payment of such cash value may be deferred for not exceeding six months after the application therefor is made, should the Company deem such action necessary. (See Table of Guarantees below.)

LOANS.—After three full years' premiums have been paid, the Company, at any time while this Policy is in force, except as to Extended Insurance, on proper assignment of this Policy and on sole security thereof, will advance at the rate of six per cent interest per annum, a sum equal to, or at the option of the owner of the Policy less than, the cash surrender value at the end of the current policy year as shown in column four of the "Table of Guarantees" below, deducting therefrom all indebtedness hereon to the Company and any unpaid balance of premium for the current policy year and interest in advance to the end of such year on the amount of the loan. Such loan, unless made to pay premiums on this policy, may be deferred for not exceeding six months after the application therefor is made. Failure to repay any such advance or interest shall not void this Policy, unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure nor until one month after notice shall have been made by the Company to the last known address of the insured, and the assignee, if any, on record at the Home Office of the Company.

PREMIUM LOANS.—At any time while this policy is not assigned and while there is no premium in default, the insured may direct by written notice to the Company at its Home Office, that any premiums have been paid for three years, any subsequent premiums not paid prior to the expiration of the grace period shall be charged against the policy as a loan at six per cent interest per annum, subject to the provisions above in regard to loans, except that no assignment of the policy shall not be required and the interest shall be added to the loan each year unless paid to the Company. Such premium loan may be repaid at any time, and the insured may, at any time, by written notice to the Company, revoke the direction as to such loan as to premiums thereafter payable.

POLICY CLAIMS.—Upon maturity of this Policy its legal surrender will be required, and any indebtedness of the insured to the Company under this Policy will be deducted in any settlement thereunder. All proofs of death must be furnished upon blanks supplied by the Company.

TABLE OF GUARANTEES.

Showing minimum "Non-forfeiture" values at the end of year stated for which premiums shall have been paid in full and in which there be no indebtedness on this Policy. Loans may also be obtained during the Policy year as set forth in Loan clause above.

1 End of Pol- icy Year	2 Automatic Extended Insurance		3 Paid-Up In- surance Parti- cipating	4 Cash or Loan Values	1 End of Pol- icy Year	2 Automatic Extended Insurance		3 Paid-Up In- surance Parti- cipating	4 Cash or Loan Values
	Yrs.	Days				Yrs.	Days		
3	5	339	\$1290	\$509 70	13	23	117	\$6530	\$3180 00
4	8	165	1810	728 30	14	24	91	7040	3504 40
5	10	329	2320	955 10	15	25	71	7550	3840 20
6	13	97	2860	1200 30	16	26	55	8080	4177 90
7	15	130	3400	1454 20	17	27	98	8520	4528 10
8	17	62	3980	1717 30	18	28	248	9010	4891 50
9	18	269	4450	1989 80	19	30	286	9500	5269 00
10	20	35	4980	2271 90	20	Paid-up		10000	5661 50
11	21	104	5500	2564 10	25	.....		.....	6269 20
12	22	127	6010	2866 70	30	.....		.....	6882 40

The above named guarantees beyond the twentieth year, if this Policy be continued in force, will be based upon the full reserve without any deduction for a surrender charge.

If the sum insured is increased by surplus accumulations, the above guarantees will be increased, but any indebtedness placed upon this Policy will operate to reduce said guarantees.

AGREEMENT FOR DISABILITY BENEFIT.

To be attached to and form a part of the Policy No. 99999, dated February 21st, 1916, of the Bankers Life Company, Des Moines, Iowa, on the life of *John Doe*.

The premium set out in the Policy No. 99999 includes an additional premium of *Five and 50/100* Dollars per annum, as the consideration for the following additional benefits:

DISABILITY BENEFIT.—After the premiums have been paid for at least one full year and provided no premium is in default, if the insured, before attaining the age of sixty years, becomes totally, permanently and incurably disabled as a result of accident or disease (not due to any cause or condition existing at the time of application for this agreement) and is thereby prevented permanently, continuously and wholly from performing any work or following any occupation for compensation or profit, the Company will make payment of premiums thereafter becoming due under said policy which shall be continued in force for the same amount and with the same cash surrender and loan values (except as herein-after provided) as if such premiums had been paid, and beginning the year after receipt of due proof of such disability, if the policy is in full force, the Company will pay the policy to the insured as a monthly income for ten years, dividing the face of the policy into 120 equal monthly installments; the policy to be returned to the Company for endorsement thereon of each payment. The amount of the policy shall be reduced by the amount of each monthly installment paid, and any balance of the policy remaining upon the insured's death, or at maturity, shall be paid in accordance with the policy provisions. The cash surrender and loan values shall decrease in the same proportion as the amount of the policy.

INSTALLMENTS LEFT AT INTEREST.—The monthly income payments above provided for may be left with the Company to accumulate at a rate of interest to be determined by the Company, but not less than three and one-half per cent per annum; such accumulated fund to be withdrawable on any anniversary date of this agreement.

The granting of these benefits shall be subject to the conditions and full compliance with the requirements herein set forth.

WHEN BENEFITS BEGIN.—This agreement shall become operative upon receipt by the Company, at its Home Office, of due proof of such disability of the insured, such proof to be furnished on the Company's forms and while no premium is in default.

EVIDENCE OF DISABILITY.—Before approval of the proof of disability or at any time thereafter, any medical examiner or other accredited representative of the Company, shall be permitted to make such physical examination of the insured relative to his disability as the Company may desire.

RECOVERY FROM DISABILITY.—If, at any time, it is found that the insured has recovered from his disability, or has become able to perform any work or follow any occupation for compensation or profit, no further premiums shall be waived and no further monthly installments shall be paid to the insured by the Company, but the policy may then be continued in force for the net amount of insurance, after deducting any monthly installments paid from the original amount of the policy; the premiums subsequently payable, to be adjusted accordingly. The non-forfeiture values of the policy shall be reduced in the same proportion as the amount of insurance.

DIVIDEND CREDITS APPLIED.—Upon approval of proof of disability, the full legal reserve value of any paid up additions and the accumulated value of any dividends left at interest to the credit of the policy shall be applied on any indebtedness to the Company on the policy, or if there be no indebtedness shall be paid to the insured in cash, and such paid up additions or dividend credits shall thereby be cancelled.

INDEBTEDNESS, HOW CANCELLED.—Any indebtedness against the policy remaining unpaid after this agreement becomes operative shall be paid to the Company with accrued interest, in full, or in installments so as to reduce the indebtedness in the same proportion that the policy is reduced by the monthly payments to the insured and any such installment due and unpaid on the indebtedness, with accrued interest, shall be deducted from any monthly income payment due the insured.

SPECIFIC CAUSES.—Without prejudice to any other cause of disability the entire and irrevocable loss of the sight of both eyes or the severance of both hands above the wrist or of both feet above the ankles or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this agreement.

DISABILITY AFTER AGE SIXTY.—If the insured becomes totally disabled, as herein defined, after the age of sixty, and the requirements for furnishing due proof of such disability are complied with the Company will waive cash payment of all premiums thereafter becoming due, while the cash value of the policy is sufficient, charging such waived premiums with interest at three and one-half per cent per annum against said policy as indebtedness to be deducted in any settlement as provided in the policy. When the cash value at the end of any policy year is not sufficient to cover all indebtedness then existing with due or accrued interest, and the annual premium for the succeeding year, payment shall be waived on the terms above provided of only such part of the interest and premium as will keep the total indebtedness, including the payments so waived, within the cash value of the policy, the balance of such interest and premium to be paid in cash to continue the policy in force.

PREMIUM TO AGE SIXTY.—The additional premium for the Disability Benefit shall not be payable after the insured is sixty years of age.

TO CANCEL AGREEMENT.—This agreement may be cancelled by the insured, at any time before it becomes operative by proof of disability, by giving the Company written notice at its Home Office and after receipt by the Company of such notice, together with the policy for endorsement, no further additional premiums shall be payable, the policy to be continued on the same terms as though this agreement had not been issued.

Dated, Des Moines, Iowa, *February 21st, 1916.*

BANKERS LIFE COMPANY.
By G. S. NOLLEN, *Secretary*

SPECIAL SETTLEMENT OPTIONS.

Policy is payable in one sum (as provided in face of policy) unless Company is given written notice as indicated below.

WRITTEN NOTICE OF ELECTION REQUIRED.—The insured may elect, by written notice delivered to the Company at its Home Office at any time while this Policy is not assigned, that out of the proceeds payable in a single sum as provided in the face of the Policy upon the Insured's death, any specified amount, instead of being paid in one sum, shall be applied under any one or divided between two or more of the options set out below, except that any amount less than \$1000.00 becoming payable to one beneficiary under any one option shall be paid in a single sum. The insured may revoke such election at any time by written notice delivered to the Company at its Home Office, indicating the manner in which payment shall be made.

INSTALLMENTS AND SINGLE SUM.—OPTION 1. The specified amount applied under this option shall be paid (beginning immediately) in twenty annual payments each equal to one-twentieth of said amount and at the end of the twenty year period, a further payment equal to one-half of said amount. Instead of the annual payments, the Company will make monthly payments, each equal to one-twelfth of the annual payment upon request of the insured or the beneficiary hereunder.

LEFT ON DEPOSIT AT INTEREST.—OPTION 2. The specified amount applied under this option shall be left with the Company on deposit at three and one-half per cent interest per annum payable at the end of each year, or such interest will then be divided into twelve equal installments payable monthly if request therefor has been made by the insured or the beneficiary hereunder, and unless otherwise directed in the above required notice of election, said specified amount with any accrued interest shall be paid upon the death of the beneficiary hereunder to the executors or administrators of said beneficiary.

MONTHLY INCOME FOR FIXED PERIOD.—OPTION 3. The specified amount applied under this option shall be paid as a monthly income (beginning immediately) for the fixed period stated in the above required notice of election; the monthly payments to be at the rate designated in the following table for each \$1000.00 applied hereunder.

Fixed period of years elected.....	5	6	7	8	9	10	11
Monthly payment for each \$1000.00 applied.....	\$17 99	\$15 24	\$13 28	\$11 81	\$10 68	\$9 76	\$9 02
Fixed period of years elected.....	12	13	14	15	16	17	18
Monthly payment for each \$1000.00 applied.....	\$8 40	\$7 88	\$7 44	\$7 05	\$6 72	\$6 42	\$6 15
Fixed period of years elected.....	19	20	21	22	23	24	25
Monthly payment for each \$1000.00 applied.....	\$5 92	\$5 71	\$5 53	\$5 35	\$5 20	\$5 06	\$4 83

LIFE INCOME WITH MINIMUM FIXED PERIOD.—OPTION 4. The specified amount applied under this option shall be paid as a monthly income (beginning immediately) for the minimum fixed period of fifteen, twenty or twenty-five years stated in the above required notice of election, and as long thereafter as the beneficiary hereunder is living; the monthly payments to be at the rate designated in the following table for each \$1000.00 applied hereunder corresponding with the age of the beneficiary at the time the first payment hereunder is due.

Attained Age of Beneficiary	MONTHLY PAYMENTS For Each \$1000.00 Applied				Attained Age of Beneficiary	MONTHLY PAYMENTS For Each \$1000.00 Applied			
	Minimum Fixed Period					Minimum Fixed Period			
	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.		10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.
10 & under	\$3 41	\$3 40	\$3 39	\$3 37	42	\$4 45	\$4 43	\$4 37	\$4 28
11	3 43	3 42	3 40	3 38	43	4 52	4 49	4 42	4 30
12	3 45	3 44	3 42	3 40	44	4 59	4 56	4 48	4 34
13	3 47	3 45	3 44	3 42	45	4 66	4 63	4 54	4 38
14	3 48	3 47	3 45	3 43	46	4 74	4 70	4 60	4 42
15	3 50	3 49	3 47	3 45	47	4 82	4 78	4 66	4 46
16	3 52	3 51	3 49	3 47	48	4 91	4 86	4 72	4 51
17	3 55	3 53	3 51	3 49	49	5 01	4 94	4 79	4 55
18	3 57	3 55	3 53	3 51	50	5 11	5 03	4 85	4 59
19	3 59	3 58	3 56	3 53	51	5 21	5 12	4 91	4 62
20	3 62	3 60	3 58	3 55	52	5 32	5 21	4 97	4 66
21	3 64	3 63	3 60	3 58	53	5 44	5 31	5 04	4 70
22	3 67	3 65	3 63	3 60	54	5 57	5 40	5 10	4 73
23	3 70	3 68	3 66	3 63	55	5 70	5 51	5 16	4 76
24	3 73	3 71	3 68	3 65	56	5 84	5 61	5 22	4 79
25	3 76	3 74	3 71	3 68	57	5 98	5 71	5 28	4 81
26	3 79	3 77	3 74	3 71	58	6 13	5 81	5 33	4 83
27	3 82	3 80	3 77	3 73	59	6 29	5 92	5 38	4 85
28	3 85	3 84	3 80	3 76	60	6 45	6 02	5 43	4 87
29	3 90	3 87	3 84	3 80	61	6 62	6 12	5 47	Ages
30	3 93	3 91	3 87	3 83	62	6 80	6 22	5 51	61
31	3 96	3 94	3 90	3 86	63	6 98	6 31	5 55	and
32	3 99	3 97	3 94	3 89	64	7 16	6 40	5 58	over
33	4 03	4 01	3 97	3 92	65	7 35	6 49	5 61	same
34	4 06	4 04	4 01	3 95	66	7 54	6 57	Ages	as
35	4 10	4 08	4 04	3 99	67	7 73	6 64	66	Age
36	4 14	4 12	4 08	4 02	68	7 92	6 71	and	60
37	4 19	4 17	4 13	4 06	69	8 11	6 78	over	
38	4 23	4 22	4 17	4 10	70	8 33	6 83	same	
39	4 28	4 26	4 22	4 14	and			as	
40	4 34	4 32	4 27	4 18	over			Age	
41	4 39	4 37	4 32	4 22				65	

PARTICIPATING SUPPLEMENTARY CONTRACT.—When settlement made under this Policy, a participating supplementary contract shall be issued to each beneficiary under each of the above options becoming operative, but any specified amount designated to be applied under any one of the above options which becomes payable to the executors, administrators or assigns of the insured shall be paid in one sum, unless the insured has otherwise directed in the required written notice to the Company. Interest dividends shall be payable under each supplementary contract as apportioned by the Company at the end of each year; such dividends being based upon the apportioned interest earnings in excess of the rate of three and one-half per cent per annum on the commuted value of the unsettled payments under options one or three, or on the sum left on deposits under option two, or on the commuted value of the unsettled payments for the minimum fixed period under option four.

BENEFICIARY MAY NOT COMMUTE.—When the insured has elected that payment shall be made to a beneficiary under any one of the above options, said beneficiary shall not have the right to assign or commute the payments provided for, unless the insured has specifically granted that right in the required written notice to the Company.

SETTLEMENT FOR COMMUTED VALUE.—If the beneficiary receiving payments under any one of the above options dies during the fixed payment period, the commuted value of any remaining payments shall be paid in one sum, upon surrender of the supplementary contract, to the executors or administrators of said beneficiary, unless otherwise directed in the written notice of election above required; said commuted value to be calculated on the basis of three and one-half per cent compound interest per annum and to include all unsettled payments under options one and three and all unsettled payments for the minimum fixed period under option four.

BENEFICIARY OR INSURED MAY ELECT OPTIONS FOR SELF.—Upon the death of the insured, the right granted to the insured to elect settlement under the above options shall be extended to the beneficiary, provided the insured has not otherwise directed. Or if this Policy is surrendered by the insured for cash, the cash proceeds may be applied by the insured in whole or in part for his own benefit in exact accordance with the provisions above for payment to the beneficiary.

APPLICATION.

I hereby represent that I am temperate in habits, am now in good health and ordinarily have good health; that my statements and answers in this application and to the Medical Examiner are true and complete, and correctly recorded; that the statements and answers to the printed questions above, together with this declaration, as well as those made to the Company's Medical examiner, shall constitute the application and be the basis of this contract. I hereby waive for myself and my beneficiaries any rule or provision of law preventing my physician from disclosing information acquired by him in his professional capacity. I agree that self-destruction, while sane or insane, within one year from the date of the policy, is a risk not assumed by this Company, but in such case it will return the premiums actually received. It is agreed that the Company shall incur no liability until this application has been received, approved, and the policy issued thereon by the Company and delivered and paid for during my life time and good health, and shall then take effect from its date, and that the Policy shall be in the form now in use by the Company.

MEDICAL EXAMINER'S FORM.

I certify that I have read my answers to the foregoing questions and that they are correctly recorded by the Medical Examiner.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY.

No. 99,999.
AMOUNT, \$10,000.

AGE 31.
PREMIUM, \$342.00

THE BANKERS LIFE INSURANCE COMPANY
OF NEBRASKA.

The Bankers Life Insurance Company of Nebraska hereby grants an insurance for *Ten Thousand Dollars* on the life of *John Jones of Lincoln, County of Lancaster, State of Nebraska* payable to *Mary Jones* or in the event of *her* prior death to *the* executors, administrators or assigns of *the Insured*, immediately after the receipt of due proof of the death of the insured during the continuance of this contract at the office of the Company in Lincoln, Nebraska.

This Policy is issued in consideration of the representation and agreements made in the application therefor, which is hereby made a part of this contract, and in the further consideration of the payment of *Three Hundred Forty-Two Dollars*, receipt whereof is hereby acknowledged, and of the payment of a like sum on or before the *1st* day of *July* in each and every year during the continuance of this contract until payments for twenty full years have been made.

End of Year	1 Paid Up Value	2 Extended Insurance		3 Cash Value	4 Loans
		Years	Days		
3rd	\$1,260	4	310	\$440	\$440
4th	1,670	6	194	600	600
5th	2,050	8	18	760	760
6th	2,510	9	320	960	960
7th	3,030	11	263	1,200	1,200
8th	3,550	13	149	1,440	1,440
9th	4,070	14	336	1,690	1,690
10th	4,580	16	115	1,950	1,950
11th	5,090	17	207	2,220	2,220
12th	5,590	18	260	2,490	2,490
13th	6,090	19	285	2,780	2,780
14th	6,600	20	292	3,080	3,080
15th	7,090	21	293	3,390	3,390
16th	7,580	22	305	3,720	3,720
17th	8,080	23	345	4,050	4,050
18th	8,570	25	100	4,400	4,400
19th	9,080	26	344	4,770	4,770
20th	10,000	Pd.	Up	5,200	5,200

This Policy is delivered and accepted subject to the express conditions and mutual agreements printed on the back hereof which are hereby made a part of this contract.

In Witness Whereof, THE BANKERS LIFE INSURANCE COMPANY of Nebraska has caused this Policy to be signed by its President and Secretary, and has caused the seal of said Company to be affixed at its office in Lincoln, Nebraska, on this first day of July, A. D. One Thousand Nine Hundred Fifteen.

J. H. HARLEY,
Secretary.

W. C. WILSON,
President.

CONDITIONS AND AGREEMENTS REFERRED TO AS A PART OF THIS CONTRACT.

NOTICE.—No person has authority to erase, waive or modify in any way any of the terms or conditions of this policy.

PAYMENT OF PREMIUMS.—All premiums are payable at the Home Office of the Company, in Lincoln, Nebraska, but will be accepted elsewhere, when made in exchange for the Company's receipt signed by the President, Secretary or Treasurer. The delivery and acceptance of this policy is notice that each and every premium is due and payable at the date named in the policy, and any other or further notice is expressly waived. This policy shall not be in force until the first premium shall have been paid, while the insured is in the same condition of health described in the application, to the Company or to some person authorized by the Company to receive it. A failure to pay premiums, or any indebtedness to the Company, on this policy when due shall render this contract void, and all payments previously made shall be forfeited to the Company, except as hereinafter provided.

GRACE.—A grace of one month will be allowed in payment of subsequent premiums after this policy shall have been in force three months, subject to an interest charge at the rate of six per cent per annum, for the number of days during which the premium remains due and unpaid. During the month of grace this policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this policy, if the death of the insured shall occur during the month.

INCONTESTABILITY.—After two years from date of issue, the only conditions which shall be binding upon the holder of this policy are that the premiums shall be paid when due, and that the requirements of the Company as to military and naval service in time of war shall be observed. If the insured shall engage in military or naval service in time of war without first obtaining the written consent of the Company, this policy shall be null and void and of no effect.

REINSTATEMENT.—This policy may be reinstated (unless previously surrendered) at any time within three years after default in the payment of any renewal premium, provided the insured applies therefor and furnishes evidence of insurability satisfactory to the Company, and pays in cash all past due premiums with interest thereon at the rate of six per cent per annum from date when due; and, provided also, that any indebtedness to the Company on this policy at date of default, with interest thereon until date of reinstatement, will be a first lien against the policy.

ASSIGNMENTS.—No assignment of this policy will be recognized by the Company unless it shall be in writing, and assented to by the Company. The insured shall have the right to dispose of this policy to the Company without the consent of the person or persons named as beneficiary, if any, and shall also have the right at any time during his lifetime, if the policy has not been assigned, to change the beneficiary by written notice accompanied by the policy, with the consent of the Company and on endorsement of the change upon the policy by the Company.

IF THE AGE of the insured is misstated, the amount payable hereunder shall be the insurance which the premium paid would have purchased under this policy at the true age of the insured.

THIS POLICY AND THE APPLICATION therefor (a copy of which application is attached hereto) constitute the entire contract between the parties hereto. Statements of the insured, in the absence of fraud, shall be deemed representations and not warranties, and no such statement shall avoid the policy unless contained in the copy of the written application attached to the policy.

SURRENDER VALUES.—This policy is automatically non-forfeitable, as follows: If any premium, after premiums shall have

paid for three full years, is not paid before the expiration of the month of grace herein allowed, this policy will, without any action of the insured, or payment of further premiums, continue as non-participating paid-up term insurance for the principal sum insured but without loan or surrender values, as follows:

1. If there is no indebtedness to the Company on this policy the insurance will be for the term specified in Column 2 of the table of surrender values herein (the net value of which is the full reserve by the Actuaries' Table of Mortality at four per cent interest, less not more than two and one-half per cent of the face of the policy), such term to be reckoned from the due date of the unpaid premium.

In lieu of such term insurance, upon the insured's written request and legal surrender of this policy within one month from the due date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for the amount specified in Column 1 of said table (the net value of which is not less than the full reserve by the Actuaries' Table of Mortality at four per cent interest, less not more than two and one-half per cent of the face of the policy), or

(b) Pay the cash value specified in Column 3 of said table (which is not less than the full reserve by the Actuaries' Table of Mortality, at four per cent interest, less not more than two and one-half per cent of the face of the policy), payment of which, however, may be deferred for not exceeding six months, at the option of the Company.

2. If there is any indebtedness to the Company on this policy such indebtedness shall be deducted from the net value of the term insurance provided for in paragraph 1 above, and the insurance shall be for such term, reckoning from the due date of the unpaid premium, as the excess of such net value over the indebtedness will purchase at the insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid.

In lieu of such term insurance, upon the insured's written request and legal surrender of this policy within one month from the due date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for such amount as the excess referred to will purchase at the insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid, or

(b) Pay the cash value specified in Column 3 of said table less such indebtedness, payment of which, however, may be deferred for not exceeding six months, at the option of the Company.

In case of default in the payment of a premium due at an intermediate period, the non-forfeitable values will be computed on the same basis as the corresponding values for the end of the policy year last expired. The values provided for above will be increased by the reserve, less not more than two and one-half per cent of the face amount, on all dividend additions to this policy, if any.

LOANS.—After three full years' premiums have been paid on this policy, the legal holder will be entitled to cash loans on the sole security of this policy. The aggregate loans hereunder, including any unpaid premiums, and interest to the end of the current policy year, shall not exceed the sum stated in the table of loan values herein (which shall be the full reserve at the end of such current policy year by the Actuaries' Table of Mortality at four per cent interest, less not more than two and one-half per cent of the face of the policy). A proper note or loan agreement and assignment of the policy must be executed by the insured on forms provided by the Company and the policy deposited with the Company. Interest shall be at the rate of six per cent per annum, payable in advance; failure to pay any loan or interest thereon shall not void this policy, unless the total indebtedness to the Company on this policy shall equal or exceed the loan value as given in the table of loan values herein, nor until one month after notice has been

called by the Company to the last known address of the insured and of the assignee, if any, of record at the Home Office of the Company. The values above provided for will be increased by the reserve less not more than two and one-half per cent of their face amount on all dividend additions, if any, to this policy. The payment of any loan applied for under the above provisions may be deferred for not exceeding six months, at the option of the Company.

DIVIDENDS.—This policy, while in force, shall participate in the surplus of the Company, and, beginning not later than the end of the third policy year, and annually thereafter, the Company will determine and account for the portion of divisible surplus accruing to this policy, and the dividends awarded hereon shall, at the option of the insured, as elected at time of making application be, (1) payable in cash, or (2) be used to purchase additional paid-up insurance, payable according to the terms of this policy, or (3) be applied in reduction of premiums, or (4) be allowed to accumulate to the credit of the policy holder with interest at three per cent per annum. If no election is made, as provided above, the dividends shall be payable in cash.

Any indebtedness to the Company on this policy, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this policy.

APPLICATION.

It is hereby expressly stipulated and agreed: 1st. That the above application, together with the statement made to the examining physician, and the report of the examining physician and this declaration, and the policy that may be issued to me, shall be the contract between me and THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA; and I hereby represent the same to be full, complete and true, whether written by my own hand or not; this representation being a condition precedent to, and a consideration for, the policy which may be issued hereon. And it is fully understood and agreed, that if any fraudulent answers shall be or shall have been made, or if I should neglect or refuse to pay any premium on or before the dates when they shall become due, then, in that event, the said policy shall become null and void, and all moneys which shall have been paid shall be forfeited to the Company, except as provided in the policy.

2d. That said Company shall not be liable, during the first two years under the policy hereby applied for, if my death shall be the result or consequence of violation of law, or while I am resisting attempting to escape arrest therefor. It is also understood and agreed, that if I shall engage in blasting, submarine labor, aeronautical travel, the manufacture or handling of highly inflammable or explosive substances, or service upon any vessel or railroad during the first two years under this policy, or in any military or naval service in the time of war, without first obtaining the consent of said Company in writing, then the policy shall be null and void and have no effect, except as provided in the policy.

3d. That inasmuch as only the officers at the Home Office of said Company, in the City of Lincoln, Nebraska, have authority to determine whether or not a policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, promises, or information be reduced to writing and presented to the officers of said Company, at the Home Office of this Company.

4th. That in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for the distribution, and its determination of the amount equitable belonging to any policy which may be issued under this app^l

tion, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy.

5th. And it is agreed that there shall be no contract of insurance until a policy shall have been issued and delivered by the Company, and the first premium thereon paid while the person proposed for insurance is living and in good health.

6th. That no suit shall be brought against said Company under said contract after the lapse of six years from the time when the cause of action accrues.

I also understand that no person is authorized to erase, write or change in any manner any of the blanks or printed matter on or furnished by the Company, or to promise any other terms or conditions than those published by the Company in its printed matter.

MEDICAL EXAMINER'S FORM

I HEREBY DECLARE that I have read the above questions, written answers, and that the answers as written are true.

20 PREMIUM LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT OPTION.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$383.40.

THE BANKERS RESERVE LIFE COMPANY

In consideration of the application for this Policy, which is hereby made a part of this contract, and of an advance premium of *Three Hundred Eighty-three Dollars and Forty Cents*, to be actually paid in cash on or before the delivery hereof, for one year's insurance from date of this Contract and for the advance reserve required hereon, and upon condition of the further payment in advance of a like amount on or before the *First* day of the month of *January* in every succeeding year during the continuance of this Policy, or until *Twenty* years' premiums shall have been paid, hereby

Insures the life of *Richard Roe* of *Omaha*, County of *Douglas* and State of *Nebraska*, in the sum of *Ten Thousand Dollars*, and upon receipt of due proof of the death of said insured while this Policy is in full force, **promises to pay**, at its home office, in the city of *Omaha*, to *Mary Roe*, his *Wife*, if living, or, if not living, then to the executors, administrators or assigns of said insured the said sum insured after deducting therefrom the balance of the current year's premiums, if any, and any indebtedness of the insured to the Company hereon.

TABLE OF NONFORFEITURE OPTIONS.

The figures in the following table are based upon the assumption that there is no indebtedness on the Policy and that there are no outstanding dividend additions as hereinafter provided

First Option. Automatic Paid-up Insurance.	Second Option. Extended Insurance.		Third Option. Cash Surrender Value.	Fourth Option. Loans.	Full Years' Premiums Paid.	First Option. Automatic Paid-up Insurance.	Second Option. Extended Insurance.		Third Option. Cash Surrender Value.	Fourth Option. Loans.
	Yrs.	Days.					Yrs.	Days.		
\$1,030	4	229	\$400	\$400	12	\$5,750	20	153	\$2,740	\$2,740
1,560	6	215	630	630	13	6,260	21	163	3,050	3,050
2,090	8	203	860	860	14	6,760	22	143	3,370	3,370
2,620	10	163	1,100	1,100	15	7,270	23	110	3,700	3,700
3,150	12	260	1,350	1,350	16	7,790	24	82	4,050	4,050
3,670	14	260	1,600	1,600	17	8,290	25	88	4,400	4,400
4,200	16	165	1,870	1,870	18	8,800	26	157	4,770	4,770
4,710	17	350	2,150	2,150	19	9,310	27	345	5,210	5,160
5,230	19	98	2,440	2,440	20	10,000	Life.		5,660	5,560

Values for future years will be furnished upon application and will be computed upon the same basis as for above table. Values at the end of fractional parts of any policy year paid for will be proportionately increased.

The Provisions and Conditions hereinafter stated are hereby made a part of this Contract.

Signed and dated at the Home Office of THE BANKERS RESERVE LIFE COMPANY, in the city of Omaha, the *First* day of *January*,

Witness:
R. C. WAGNER, Secretary.

B. H. ROBISON,
President

PROVISIONS AND CONDITIONS.

REFERRED TO ON THE FIRST PAGE OF THIS POLICY

1. **INCONTESTABILITY.** This policy and the application there constitute the entire contract between the insured and the company and shall be incontestable after one year from date hereof, except for non-payment of premiums or for military or naval services time of war without the written consent of the Company.

All statements made by the insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in the written application therefor, a copy of which is attached hereto or endorsed hereon when issued.

If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

2. **GRACE.** A grace of one month (not less than thirty days) subject to an interest charge at the rate of six per centum per annum, shall be granted for payment of every premium after the first during which month the insurance shall continue in force. If insured shall die during the month of grace the overdue premium will be deducted in any settlement hereunder.

3. **VALUATION.** The first year's insurance under this policy term insurance.

4. **CHANGE OF BENEFICIARY.** The insured may at any time during the continuance of this policy, provided said policy has been assigned, change the beneficiary, upon written request to home office of the Company, together with a surrender of the policy.

5. **PAYMENT OF PREMIUMS.** Premiums hereon after the first are due and payable in advance, either at the home office or to agent of the Company, upon delivery of a receipt signed by President, Secretary or Treasurer.

Except as herein otherwise provided, the payment of a premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable.

This policy is based upon premiums payable annually in advance, but upon written notice to the Company the insured shall have the option at the time any premium falls due of paying annual, semi-annual or quarterly premium, according to the Company's schedule for this kind of policy, and the same will continue this policy in force for the time paid for, the receipt for which must be signed as aforesaid.

6. **DIVIDENDS.** This policy shall participate in the surplus of the Company, and beginning at the end of the third policy year the Company will annually determine and account for the portion of the divisible surplus accruing hereon.

Dividends accrued as above may at the option of the insured be either:

- (1.) Paid in cash, or
- (2.) Applied toward the payment of any premium or premiums, or
- (3.) Applied to the purchase of paid-up additions to policy, or
- (4.) Left to accumulate to the credit of the policy with interest at three per centum per annum and payable at the maturity of the policy, but withdrawable on any anniversary thereafter. When at the end of any policy year the dividends so accumulated plus the cash surrender value hereon, shall equal or exceed the single premium for a Whole Life Policy at the attained age, the Company will at the option of the insured issue in lieu of the policy a paid-up non-participating Whole Life Policy for the amount hereof.

Unless the owner of this Policy shall elect otherwise within three months from the mailing by the Company of a written notice requiring such election, the dividends shall be paid in cash.

7. **AUTOMATIC PAID-UP INSURANCE.—First Option.** After three full years' premiums have been paid hereon, upon default in the payment of any premium, if the insured has selected no other option, the Company, without action on the part of the insured, will continue this Policy as a paid-up non-participating Whole Life Policy for the amount stated in the table on the first page hereof, plus any outstanding dividend additions hereto, purchasable by the reserve according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than one per centum of the amount insured by this Policy and of any existing dividend additions hereto and less any existing indebtedness to the Company hereon.

8. **EXTENDED INSURANCE.—Second Option.** If after three full years' premiums have been paid hereon, this policy shall lapse by default in the payment of any premium when due, then, upon surrender of this policy within one month after such default, the reserve hereon according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than one and one-half per centum of the amount insured by this Policy shall be applied to the extension of this Policy for its face amount for the term stated in the second option in the table on the first page hereof, without further payment of premiums, but without future participation or the right to loans. If there be any dividend additions to this Policy the values shall be proportionately increased from the reserve on such additions, computed on the same basis. If there should be any indebtedness hereon the values shall be diminished proportionately on the same basis.

9. **CASH SURRENDER VALUE.—Third Option.** After three full years' premiums have been paid hereon, if this policy is surrendered to the Company within one month after the non-payment of any premium when due, the Company will pay therefor, within sixty days from the date of such surrender, the amount stated in the table on the first page hereof, plus the reserve on any existing dividend additions, according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than one per centum of the amount insured by this policy and of any existing dividend additions hereto and less any existing indebtedness to the Company hereon. The cash value hereby available is at least equal to the amount otherwise applicable to the purchase of paid up insurance and is greater than the amount otherwise applicable to the purchase of extended insurance.

10. **LOANS.—Fourth Option.** After three full years' premiums have been paid hereon, and while this Policy is in force, the Company, upon written application, will loan, within sixty days after such application is received, an amount not to exceed the loan value of the policy, being the reserve on this policy at end of the current policy year, plus the reserve on any outstanding dividend additions, according to the American Experience Table of Mortality and interest at three and one-half per cent, less not more than one per centum of the amount insured by this policy and of the dividend additions hereto and less any existing indebtedness to the Company hereon. At the time of making such loan the Policy shall be duly assigned and surrendered to the Company as sole security therefor. Interest in advance at six per cent to the

of the current policy year, and any unpaid premium for the current policy year shall first be deducted. Failure to repay any such advance, or to pay interest, shall not void this policy, unless the total indebtedness hereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

11. **ASSIGNMENT.** No assignment of this policy shall be binding upon the Company until it is filed with and approved by the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

12. **REINSTATEMENT.** This policy may be reinstated within three years from default in the payment of any premium hereon upon proof of good health satisfactory to the Company and the payment of all defaulted premiums with interest thereon at three per cent per annum. This privilege shall not apply if the policy has been surrendered to the Company for its cash surrender value and been canceled.

13. **POWER OF AGENTS.** No person other than the President or Secretary shall have authority to make, alter or discharge the contract, or to modify or extend any of its terms, conditions or provisions either before or after its issue and delivery. No statement, promise, estimate, representation or waiver of any of its terms, provisions or conditions herein shall be binding upon the Company unless written or printed in the Policy and duly signed by said President or Secretary.

14. **PROOF OF LOSS.**—If this Policy while in force shall become a claim by the death of the insured, settlement thereof, less any indebtedness thereon, will be made upon receipt of due proof of death, and upon due notice of death, blanks will be furnished upon which to submit proof.

15. **PERMANENT DISABILITY OPTION.** Should the insured hereunder become totally and permanently disabled from accident, while this Policy is in full force and effect, upon evidence satisfactory to the Company of such disability, the Company will pay to said insured, on surrender of this Policy duly receipted, one-half of the principal sum named on the face of this Policy, the place and within the time thereinbefore mentioned, deducted from the amount thereof any unpaid loan or other indebtedness thereunder. Provided in the event the cash value of the Policy and the additions thereto exceed fifty per cent of the face of the Policy, such cash value will be available at date of due proof of disability and approval of said disability claim.

16. **OPTIONS AT MATURITY.** The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under this policy at the death of said insured, paid either in cash or as follows.

(1.) By the payment of interest thereon at three per cent per annum, payable annually to the payee under this policy at the end of each year during the life of the payee and by the payment

upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2.) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following table for each \$1,000.00 of said net sum.

TABLE OF INSTALMENTS FOR EACH \$1,000.

FIXED INSTALLMENTS.				CONTINUOUS INSTALLMENTS.							
Amount of Each Instalment.	Number of Annual Instalments.	Amount of Each Instalment.		Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.
Option 2.	Option 2.			Option 3.		Option 3.		Option 3.		Option 3.	
\$507	12....	\$98		15 or under	\$40	28.....	\$44	41.....	\$51	53.....	\$59
343	13....	91		16.....	41	29.....	45	42.....	51	54.....	56
261	14....	86		17.....	41	30.....	45	43.....	52	55.....	60
212	15....	81		18.....	41	31.....	45	44.....	52	56.....	61
179	16....	77		19.....	41	32.....	46	45.....	53	57.....	61
156	17....	74		20.....	42	33.....	46	46.....	54	58.....	62
138	18....	71		21.....	42	34.....	47	47.....	54	59.....	62
125	19....	68		22.....	42	35.....	47	48.....	55	60.....	63
114	20....	65		23.....	43	36.....	48	49.....	56	61.....	63
105	25....	56		24.....	43	37.....	48	50.....	57	62.....	64
				25.....	43	38.....	49	51.....	57	63.....	64
				26.....	43	39.....	49	52.....	58	64 or over	64
				27.....	44	40.....	50				

(3.) By the payment of equal annual installments payable at beginning of each year for a fixed period of twenty years and so many years longer as the payee shall survive, in accordance with the following table for each \$1,000.00 of said net sum.

Installments payable under Options (2) or (3) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

If the insured shall not have directed otherwise the beneficiary, after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured the payee may on any interest date receive the amount yet due under Option (1), and may at any time receive the commuted value of the payments yet to be made, computed upon the same basis as Option (2) in the following table, provided that no such commutation will be made under Option (3), except after the death of the payee occurring within the aforesaid twenty years.

APPLICATION.

12. Do you understand and agree that no statements, representations or information made or given by or to the person signing or taking this application for a policy, or to any other person shall be binding on the Company, or in any manner affect the rights, unless such statements, representations or information are reduced to writing and contained in this application?

14. It is hereby agreed, on behalf of myself and of any person or persons who may have or claim any interest in any policy that may be issued under this application, as follows: (1.) That the answers and statements contained in Part I, and in Part II, and continuation of and forming a part of this application, shall be for consideration for, and the basis of, the contract of The Bankers Reserve Life Company under any policy issued under this application; and the said answers and statements printed and written therein by whomsoever made, are represented to be full, complete and true, and this agreement together with this application, are hereby made a part of any policy that may be issued hereon. (2.) That in the distribution of surplus, profits, or apportionment of dividend, the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted. (3.) That the whole or any part of the risk herein proposed may be reinsured. (4.) That the applicant further promises and agrees not to use alcoholic or malt liquors to excess, or habitual use opium, hydrate of chloral, or other narcotics (tobacco excepted), for one year from date of policy. (5.) That under all circumstances shall the insurance hereby applied for be in force until payment in cash of the First Premium, while the applicant is in good health, and delivery of the policy to the applicant person, during his lifetime and while in good health. (6.) That no recovery shall be had against this Company if the applicant suicides within one year from date of policy. (7.) That I will promptly submit to a regular medical examination by an authorized examining physician appointed by the said Company.

MEDICAL EXAMINER'S FORM.

I represent, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I am temperate, and to the best of my knowledge and belief in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself or of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend and examine me, from disclosing any knowledge or information which he thereby acquired.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY.

No. 99999.

Age 35.

SUM INSURED, \$10,000.00.

ANNUAL PREMIUM, \$361.70

BERKSHIRE LIFE INSURANCE COMPANY
INCORPORATED

BY THE LEGISLATURE OF MASSACHUSETTS 1851.

The Insured: *William Pitt, of Pittsfield, Massachusetts.* The Beneficiary: *Hannah Pitt, wife of the Insured.* Sum insured: *Ten Thousand Dollars*, payable at death of the Insured. The premium: *Three hundred sixty-one and 70-100 Dollars*, payable upon the delivery of this policy in accordance with the provisions of the application therefor, and a like sum payable on or before the *first day of each January* succeeding the *first day of January, 1914* (which last named date shall be taken as the beginning of the policy year and of the insurance hereunder), until the premiums have been fully paid for *twenty successive years*, or until the prior death of the insured.

In Consideration of the application for this Policy, which is hereby made a part of this contract, a copy of which application is hereto annexed, and of the payment of premiums as above described, the Berkshire Life Insurance Company promises to pay the Sum Insured, at its Home Office in Pittsfield, Mass., to the beneficiary herein named upon receipt at its said Home Office of due proof of the death of the insured occurring during the continuance of this Policy, and on its surrender, the balance of the premium, if any, for the then current policy year, and any other indebtedness on account of or secured by this Policy, being first deducted therefrom; subject, however, to the insured's right, if any, to change the beneficial interest hereunder, as hereinafter specified, and provided that if no beneficiary shall survive the insured, such payment shall be made to the executors, administrators, or assigns of the said insured.

This Policy will be incontestable after one year from the date of its issue, except for non-payment of premium.

The provisions, requirements, and benefits hereinafter stated are hereby referred to and made a part of this Policy.

In Witness Whereof, The said Company has, by its President and by its Secretary, or an Assistant Secretary, executed this contract at Pittsfield, Massachusetts, this *first day of January, One Thousand Nine Hundred fourteen.*

ROBERT H. DAVENPORT,
Secretary.

WM. D. WYMAN,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

MODIFICATIONS, ETC.—This policy while in force shall not be modified or altered, except upon the request in writing of the insured, and of other parties in interest, if any, and the approval on behalf of the Company of the President, a Vice-President, the

retary or an Assistant Secretary. All modifications and alterations shall comply with the legal requirements of the state within which the policy is issued.

ENTIRE CONTRACT.—This policy and the application therefor constitute the entire contract between the parties. All statements made by the applicant shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim under this policy unless it is contained in the application and a copy of the application is endorsed hereon or attached hereto when the policy is issued.

PREMIUMS.—Premiums are payable in advance at the Home Office, but will be accepted elsewhere, on or before the date when due, in exchange for the Company's official receipt, signed by the President, or a Vice-President, the Secretary, or an Assistant Secretary, and countersigned by the agent authorized to deliver the same. In case of failure to pay any premium when due, or within the grace period, if any, or to pay when due the interest on any premium obligation, the Company's only liability shall be such, if any, as is set forth hereinunder. (See "Non-Forfeiture Benefits.") Subject to the grace provisions of this policy, no premium payment shall continue in force beyond the date on which the next premium will become due by the terms of this policy or amendments thereto.

GRACE.—After the first premium on this policy has been paid overdue premiums will be accepted within thirty-one days from the date the premium is due, the policy meantime being continued in force, and the premium unpaid being a lien upon the policy.

SURPLUS.—This policy, while in force, will participate each year in the distribution of the surplus funds of the Company. At the option of the holder of the policy, dividends will (a) be payable in cash, or (b) be applied in reduction of premiums, or (c) be used to purchase paid-up additions to this policy, or (d) may be left with the Company to accumulate to the credit of the policy, with interest at the rate of three per cent. per annum, payable at the maturity thereof or withdrawable in cash on demand by the holder of the policy. If no election is made by the holder of the policy prior to any anniversary thereof the dividend for that anniversary shall be held by the Company as provided in Option (d).

PAYMENT OF PREMIUMS FROM SURPLUS.—If any premium remains unpaid at the expiration of the period of grace, the Company will apply the dividend accumulations under Option (d) to the payment then due, if such accumulations are sufficient to make said payment in full.

PAID-UP OR ENDOWMENT PROVISION.—When the cash value of the policy and additions, together with any accumulated surplus held at interest, shall equal the reserve for a fully paid-up policy of the same form and amount at the then attained age of the insured the Company, upon written request, will endorse this policy a fully paid-up; or when such amount shall equal the face of this policy, the Company, upon written request and release by all parties in interest, will pay such amount as an endowment, after deducting any indebtedness hereon or secured hereby.

CHANGE OF PLAN.—Upon written request of all parties in interest, this policy, if in full force, may be exchanged at any anniversary of its issue, without medical examination, for any other form of policy now written by the Company, except the continuous instalment plan, provided the rate of premium shall not be diminished thereby, upon payment of such amount as the Company may require. The new policy shall be for the same amount, shall bear the same number and date, and shall be written as of the same age as this policy.

ASSIGNMENTS.—The Company shall not be held to have notice of any assignment of this policy until the original assignment, or a duplicate thereof, is filed in the Company's Home Office; the Company will not assume any responsibility for the validity of an assignment, and before payment of the policy the claim of an assignee shall be subject to proof to the satisfaction of the Company. No assignment of this policy shall be deemed to transfer the title to any dividends or dividend additions or accumulations, accrued or to accrue hereon, unless the same shall be specifically included in such assignment.

APPOINTING OR CHANGING BENEFICIARY.—The insured, subject to the rights of any assignee, may, if the right to do so has been reserved in the application for this policy, appoint a beneficiary or beneficiaries, provided none be herein named, and also from time to time during the continuance of this policy, may change the beneficiary or beneficiaries, whether named in the policy or not, by filing with the Company a written request therefor. Such appointment or change shall take effect only upon the endorsement of the same on the policy by the Company at its Home Office.

LOANS.—After two full annual premiums have been paid hereon, and on a proper assignment of this policy, upon its prescribed form, the Company, at any time within thirty days after the application therefor, will lend on the sole security of this policy, with interest at five per cent. per annum, payable in advance, the whole or any part of the cash value of the policy and of all paid-up additions thereto at the end of the policy year during which application for the loan is made, provided that from such loan the Company will deduct any existing indebtedness on account of or secured by the policy and any unpaid portion of the premium for the current policy year. Failure to repay any such loan, or to pay interest thereon, shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the loan value at the time of such failure, nor until thirty-one days after notice has been mailed by the Company to the last known address of the insured and of the assignee of record at the Home Office of the Company, if any.

TRAVEL, RESIDENCE, OCCUPATION.—This policy is free from any restriction as to travel, residence or occupation.

ERROR IN AGE.—If the age of the insured has been misstated in the application for this policy, the amount payable shall be such as the premium would have purchased at the rate for the correct age.

NON-FORFEITURE BENEFITS.

In case of default in the payment of any premium, after two full annual premiums have been paid hereon, the holder of this policy shall be entitled, by a writing filed with the Company at its Home Office during the period of grace, to elect one of the following options:

(1). **CASH VALUE.**—To surrender the policy, and, with the written assent of the person or persons to whom it is made payable, receive within thirty days of the application therefor its then cash value, which will be the cash value stated in the accompanying table, increased by the value of any dividend additions or accumulations and diminished by the amount of any indebtedness hereon or secured hereby.

(2). **PAID-UP INSURANCE.**—To have the policy continued as paid-up insurance payable at the same time and on the same conditions as in the original contract, for such an amount as its then cash value, as above defined, will purchase as a net single premium. Such insurance shall participate annually in the distribution of surplus and shall have increasing cash values.

(3). **EXTENDED INSURANCE.**—To have the policy continued as extended term insurance from the due date of the premium in default for its face amount, increased by any dividend additions and diminished by any indebtedness hereon or secured hereby, for such time as its then cash value, as above defined, will purchase as a net single premium. Such extended insurance shall not have the right to loans but shall have a cash surrender value and shall participate in the annual distribution of surplus, the share apportioned thereto to be payable in cash.

AUTOMATIC PROVISION.—If, during the aforesaid period of grace, the holder shall not elect one of the foregoing options, this Policy shall be continued as participating paid-up insurance under the second option.

The values for this policy are stated in the accompanying table for even years. If the default occurs after the payment of not less than a quarterly instalment of the current year's premium, the values will be proportionately increased. They will also be increased by the value of any dividend additions or accumulations and decreased, in the manner set forth above, by the amount of any indebtedness hereon or secured hereby. After all premiums have been paid on this policy, or if this policy becomes paid up for a reduced amount, or if extended term insurance is taken hereunder, the insurance will have a cash surrender value which will be its legal net value and will be available within thirty days of application therefor on legal surrender of the policy.

At End of the	Paid-Up Insurance (Participating).	or Cash Value, (Loan Values are the same as Cash Values).	or Extended Insurance (Participating).	
			Years.	Days.
2d Year.....	\$706 10	\$307 20	3	188
3d ".....	1,263 10	559 50	6	155
4th ".....	1,817 00	819 60	9	123
5th ".....	2,367 60	1,087 70	12	26
6th ".....	2,914 50	1,364 00	14	183
7th ".....	3,458 30	1,648 90	16	218
8th ".....	3,998 70	1,942 70	18	141
9th ".....	4,535 60	2,245 60	19	332
10th ".....	5,069 10	2,557 80	21	80
11th ".....	5,565 60	2,862 40	22	92
12th ".....	6,059 90	3,176 80	23	63
13th ".....	6,552 80	3,501 60	24	7
14th ".....	7,044 20	3,837 00	24	306
15th ".....	7,534 50	4,183 30	25	248
16th ".....	8,024 70	4,541 10	26	219
17th ".....	8,515 00	4,910 70	27	245
18th ".....	9,006 90	5,293 10	29	8
19th ".....	9,501 50	5,688 90	31	24
20th ".....	10,000 00	6,099 20	.....	.....

The values in the above table, and the corresponding value for intervening and subsequent years (which will be furnished on request), are based upon the American Experience Table of Mortality, with interest at the rate of three per cent. per annum. The amount deducted from the reserves in computing the values for the second to the ninth policy years inclusive, is in no case more than one and four-tenths per cent. of the amount insured, and no deduction from the reserves is made in computing the values for the tenth and subsequent years. Loan Values are available at any time after two full years' premiums have been paid.

REINSTATEMENT.

This policy may be reinstated at any time after the date of default in the payment of any premium (unless the cash value has been paid, or the extension period has expired), upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums, and the payment or reinstatement of any other indebtedness to the Company on account of or secured by said policy, with interest at the rate of six per cent. per annum.

INSTALMENT OPTIONS.

INSTALMENT PROVISIONS.—The insured, with the power of revocation, shall have the right to elect that the payment of this policy when due shall be in instalments rather than in one sum. Each instalment certain after the first will be increased by such share of surplus interest as may be allotted thereto by the Directors. The Company will, on the surrender of this policy when due, give in exchange an agreement to pay in accordance with the method elected by the insured under either Option A or Option B hereinafter stated. If the insured shall not have previously elected either of said Options, the beneficiary or beneficiaries, when this policy becomes payable, shall have the right of election.

Any such election, revocation or appointment, must be in writing, duly executed in form satisfactory to the Company, and this policy returned to the Home Office of the Company for appropriate endorsement.

OPTION A.

INSTALMENTS FOR A DEFINITE NUMBER OF YEARS.

LIMITED INSTALMENTS.—At the death of the insured, to have the whole, or any part not less than \$1,000 of the proceeds of this Policy, including any dividend additions then in force, paid in a specified number of annual instalments, as per table below, which shall apply pro rata per \$1,000 for the amount so paid, the first instalment being payable upon the issue of the agreement.

The number of instalments under this option may be changed at any time by the insured. Unpaid instalments will be computed on the basis of three per cent. compound interest and paid in one sum at any time when an instalment is due, upon the written request of the beneficiary or beneficiaries, if of lawful age, provided the insured shall not otherwise have directed in writing.

TABLE OF INSTALMENTS CERTAIN, VALUE OF \$1,000.

in	5 Instalments.....	\$212.00	Annually
"	10 ".....	113.82	"
"	15 ".....	81.33	"
"	20 ".....	65.26	"
"	25 ".....	55.76	"
"	30 ".....	49.53	"

OPTION B.

INSTALMENTS CONTINUOUS FOR LIFE (TWENTY CERTAIN).

CONTINUOUS INSTALMENTS.—At the death of the insured, to have the whole, or any part not less than \$1,000 of the proceeds of this policy, including any dividend additions then in force, paid in annual instalments, continuous during the lifetime of the beneficiary, of an amount corresponding to that stated in the table below for the age of the beneficiary or beneficiaries at the date of the death of the insured, which table shall apply pro rata per \$1,000 for the amount to be so paid, the first instalment being payable upon the issue of the agreement. If there be more than one beneficiary, the amount to be so paid shall be considered as divided into equal parts and the amount of each beneficiary's annual instalment shall be determined pro rata for the age attained.

TABLE OF CONTINUOUS INSTALMENTS, VALUE OF \$1,000

Age 71 and over same as age 70.

PAYMENT AFTER DEATH OF BENEFICIARY.—In the event of death of the beneficiary before receiving all the instalments under Option A, or all the first twenty instalments under Option B, such of said instalments as may then remain unpaid will be commuted on the basis of three per cent., compound interest, and paid in one sum to the executors, administrators or assigns of such beneficiary provided, however, that the insured, by a writing filed with the Company, may designate some person who, in case of the death of the beneficiary before receiving all of said instalments, shall be entitled to receive annually such of the same as may then remain unpaid. If the insured shall not have made such designation, the beneficiary may do so when this policy becomes payable.

SEMI-ANNUAL, QUARTERLY OR MONTHLY INSTALMENTS.—Under either of the foregoing options, annual instalments may be taken in equivalent semi-annual, quarterly, or monthly payments. The equivalent of each \$100 of annual instalment is \$50.40 paid semi-annually; \$25.30 paid quarterly; or \$8.45 paid monthly.

The assured is hereby notified that by virtue of this policy he is a member of the BERKSHIRE LIFE INSURANCE COMPANY and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meetings are held at its Home Office on the 20th day of January in each year, at 3 o'clock P. M., or on the 21st day of January, in case the 20th should be Sunday.

APPLICATION.

I agree that the insurance hereby applied for shall not be in force until the acceptance and approval of this application by the Company at its Home Office, the delivery of the policy to me or my agent, and the payment of the first premium as required therefor during the condition of my health described and certified to in this application; and that upon such delivery said policy shall be taken and accepted as having become effective upon the date stipulated in the policy as the date on which the insurance begins.

Under the Laws of Massachusetts, each applicant for a Policy of Insurance to be issued hereunder is entitled to be furnished with a copy of this application attached to any Policy issued thereon.

MEDICAL EXAMINER'S FORM.

I hereby declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued upon this application, that, to the best of my knowledge and belief, each of the foregoing answers in Part I and II of this application is full, complete, and true, and that I am in sound physical condition and a proper subject for life insurance.

**20-PAYMENT LIFE ANNUAL DIVIDEND POLICY
WITH DISABILITY RIDER.**

No. 99999.

AGE 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$379.50.

**THE CANADA LIFE ASSURANCE COMPANY
HEAD OFFICE, TORONTO, CANADA.**

Paid-up Capital, One Million Dollars.

The Canada Life Assurance Company, in compliance with a written application which is made the basis of this contract, assures the life of *John Smith of Detroit, Michigan, Merchant* (the assured) under this policy of assurance, the particulars of which are as follows:

1. **PLAN OF ASSURANCE.**—Life, Limited Premiums.
2. **SUM ASSURED.**—(\$10,000) *Ten Thousand Dollars.*
3. **PREMIUM.**—\$379.50, payable in advance, every *twelve* months from the *15th* day of *March, 1916*, during the life of the assured, until premiums for *twenty* full years shall have been paid.
4. **SUM ASSURED PAYABLE.**—Upon receipt of due proof of the death of the assured.
5. **DIVIDENDS.**—Payable annually in accordance with the provisions on the third page.
6. **POLICY YEARS.**—Computed as from the *15th* day of *March, 1916*, during the continuance of this policy.
7. **BENEFICIARY.**—*Wife of the Assured, Mary Smith.*

This assurance is subject to the privileges, provisions and options hereon endorsed, which form a part of this contract as fully as if the same were stated over the seal and signatures hereto attached.

Signed and Sealed at Toronto, Canada, this *15th* day of *March, 1916.*

C. R. ACRES,
Secretary.

H. C. Cox,
President.

PRIVILEGES.

1. **NO RESTRICTIONS.**—No restrictions are placed upon the assured as to residence, travel or occupation, except as stated in Provision 8 hereof.
2. **GRACE.**—Thirty-one days of grace are allowed for the payment of every premium after the first.

3. **INDISPUTABILITY.**—After being in force one full year this policy shall, subject to the payment of premiums, and to Provision 8 hereof, be indisputable.

4. **PAYABLE IN GOLD.**—The sum assured shall be payable in gold coin of the present legal standard of weight and fineness. The premiums may be paid either in such gold coin, or its equivalent in currency of Canada or the United States, at the market value.

5. **SURRENDER VALUES.**—After premiums for three full years have been paid the assured may (at any time within sixty days after the due date of a premium payment) upon legal surrender of this contract (a) receive the surrender value in cash, (b) obtain a non-participating paid-up insurance, or (c) obtain a non-participating extended term insurance. These values are stated in the Table on page 3 hereof. If non-participating extended term insurance be taken, and if there be any indebtedness outstanding, the amount of such term insurance and the period for which it will run shall be determined as in Privilege 8. These options are to be construed agreeably to the automatic insurance privilege hereinafter provided.

6. **LOANS.**—At any time after premiums for three full years have been paid the Company will lend upon the sole security of this policy (in the absence of statutory restrictions and on execution of a proper loan agreement and delivery of this policy to the Company) up to the loan value specified in the Table on page 3 hereof, at a rate of interest which may be but shall not exceed 6 per cent per annum payable in advance to the end of the current policy year. The interest upon any such indebtedness, if not paid when due, shall be compounded yearly, and if the accumulated indebtedness on this policy exceed the entire cash surrender value hereof all liability of the Company under this policy shall thereupon terminate (subject, however, to the right of the assured to have the policy reinstated as provided for in Privilege 10 hereof) but such termination shall not take effect until at least one month after the Company has mailed notice as to such termination to the last known address of the assured and assignee, if any.

7. **AUTOMATIC PREMIUM LOAN.**—If in the application for this policy the assured shall have so requested, this policy shall not after premiums for three full years have been paid, lapse or become forfeited by reason only of the non-payment of the premium within the days of grace allowed herein, provided the cash surrender value of the policy and of any dividend additions thereon (less any indebtedness on the policy) is equal to or greater than the premium then due and unpaid. In such event the Company will without further request treat the premium then due as paid and the amount of such premium (with interest as hereinafter provided) shall become a first lien upon the policy in the Company's favor in priority to the claims of any assignee or of any other person.

If the net available cash surrender value be less than the premium that is due, the Company will without further request continue this insurance in force until such value is exhausted (that is for a period which bears the same ratio to the full premium period then ensuing as such net value bears to the full premium then due) and if prior to the expiration of such reduced period the last due premium be not paid in full, all liability of the Company on this policy shall thereupon terminate, subject to the right of the assured to have the policy reinstated as provided for in Privilege 10 hereof.

The rate of interest chargeable under these automatic loan may be but shall not exceed six per cent per annum, together with an expense fee of one per cent per annum upon the loan. The said interest and expense fee shall be payable annually on January 1st and if not then paid shall bear interest at six per cent per annum compounded yearly.

If requested by the assured in writing while this policy is in force the Company will cancel the further operation of this automatic loan privilege and thereafter the extended insurance privilege (No. 8) will become available automatically in lieu of this privilege, and the extended insurance shall be subject to any existing indebtedness under this privilege or otherwise.

8. **EXTENDED INSURANCE.**—This policy, after premiums for full years have been paid, shall not lapse or become forfeited for reason only of non-payment of premium; but in such event the insurance shall continue in force for the time and amount in this privilege mentioned (provided there be no indebtedness thereon) as non-participating extended term insurance for the sum assured, to run from the due date of the premium in default and to continue in force for the period stated in the Table on page 3 hereof (with adjustment for intermediate periods on the same basis, in the case of default of a half-yearly or quarterly premium). If there be any indebtedness on this policy, the amount of such term insurance shall be the face amount of this policy less the amount of the indebtedness, and the period for which the said term insurance will run shall be that for which the cash surrender value of the policy less such indebtedness will carry such amount at single premium rates, based on the British Offices Life Tables, 1893, OM (5) at interest at three per cent, which shall also be the basis for the calculation of the extended insurance value after the expiration of the period covered by the Table hereon. Provided that such extended insurance may be surrendered to the Company at its Head Office within one month from the date of default in payment of premium for a cash value at least equal to the sum which would otherwise be available for the purpose of such extended insurance, provided also that the original policy contract may be reinstated as provided for in Privilege 10 hereof. Any dividend additions shall be added to the amount of extended insurance provided above and the cash value of such additions shall increase the period for which such insurance will be continued. This privilege shall only become operative when the assured has not made a request (either before or after the policy contract is made) for the automatic premium loan privilege, or where, if such request has been made, the same has been cancelled.

9. **BENEFICIARY.**—The assured may appoint a beneficiary or beneficiaries, or may change the beneficiary or beneficiaries already appointed, or declare that this policy shall be for the benefit of himself or his estate at any time during the continuance of this policy by written notice to the Company at its Head Office, accompanied by this policy, provided this policy has not then been assigned and notice thereof given to the Company, and provided there is no absolute beneficiary then living. The assured may at any time, by written notice to the Company, accompanied by this policy, declare another beneficiary then named to be the absolute beneficiary under this policy. Such an appointment of beneficiary, change of beneficiary, or declaration, shall not take effect until endorsed on this policy by the Company at its Head Office. During the lifetime of the absolute beneficiary the right to change the beneficiary will not exist in the assured.

Provided always that if the assured be domiciled in Canada, and if the sum assured be (under the policy or any declaration) for the benefit of such of the relatives of assured as by the law of such country shall be free from the claim of creditors, then this privilege shall not apply or have any effect.

In the event of this policy becoming a claim before the appointment of any beneficiary the sum assured hereunder shall be payable to the assured's executors, administrators or assigns. If any beneficiary die before the assured the interests of such beneficiary shall vest in the assured.

10. **REINSTATEMENT.**—If this policy becomes terminated, as a result of the exercise of Privileges 6 or 7, or by Provision 3, the assured shall have the right to have the policy reinstated with

three years thereafter by furnishing satisfactory evidence of insolvency and upon payment of overdue premiums and all other indebtedness to the Company with interest thereon at six per cent per annum, compounded yearly. If in accordance with Privilege 8 this insurance be continued in force as non-participating extended term insurance, the original policy contract may be reinstated on the same terms.

PROVISIONS.

1. The due date of a premium shall be that stipulated on the face hereof.

2. No agent has authority to put this policy in force by delivery thereof without the payment of the premium and the delivery of the proper receipt therefor. If it goes into the possession of any interested party without such payment or receipt it is only for loan or examination, and it is not thereby put in force. A receipt for payment shall be valid or binding upon the Company only when issued from the Head Office in Toronto, upon the Company's printed form and signed by the President or Vice-President or General Manager and Secretary. Premiums are payable at the Head Office, but, for the convenience of the assured, they may, when not overdue, be paid to an agent of the Company in exchange for the official receipt signed as above stated, and countersigned by the agent.

3. If any premium, due prior to the time when the automatic insurance privilege commences to operate, be not paid within thirty-one days of grace, this contract shall *ipso facto* become void but it may be reinstated as provided for in Privilege 10 hereof.

4. Self-destruction (whether the assured be sane or insane) during the first policy year is a risk not assumed by the Company under this contract.

5. The age of the assured will be admitted at any time before the maturity of this policy upon satisfactory evidence of such being furnished to the Company at its Head Office, but if not so admitted and if the age has been misstated the amount payable hereunder shall be such as the premium would have purchased at the correct age.

6. This policy and the application therefor contain the entire contract between the parties hereto, and all statements made by the assured shall in the absence of fraud be deemed representations and not warranties. Provided that where the laws of the country of domicile of the assured at the issue of the policy so require, no such statement shall avoid the policy unless it be so stated in the written application therefor and a copy of the same be endorsed on or attached to the policy when issued. This contract cannot be varied except in writing hereon signed by one of the following Executive Officers of the Head Office of the Company in Toronto, namely, the President, Vice-President, General Manager, Secretary or Actuary. Any such variation shall not contravene the law of the domicile of the assured.

7. An assignment of this policy shall not be binding upon the Company unless in writing and filed at its Head Office in Toronto, Canada. The Company by filing an assignment assumes no responsibility for the validity or effect thereof.

8. Should the assured engage in any active military or naval service in time of war without the written consent of the Company evidenced by the signature of two executive officers thereof, and should payment of such extra premiums as the Company may determine to the Company's liability in the event of his death during such service or within six months after the termination of such service, shall be limited to the reserve on this policy at the time of death, according to the American Experience Table of Mortality with interest at three per cent.

9. In the event of this policy becoming a claim, the title of the person claiming the money shall be duly proven before payment

this contract delivered to the Company with a valid discharge therefor. Any loan or indebtedness to the Company on the policy, and the unpaid balance (if any) of the current year's premium will be deducted from the sum payable under the policy at settlement.

OPTIONS.

DIVIDEND OPTIONS.—This policy while in force shall participate in the distribution of surplus of the Company at the end of the first policy year upon payment of the second year's annual premium, and at the end of each subsequent policy year. The assured may elect to apply his annual dividends either (a) by purchasing a paid-up addition to the policy, (b) by payment in cash, (c) by reduction of the premium for the ensuing year, or (d) by allowing the dividends to remain with the Company and accumulate to the credit of the policy with interest (annually) at not less than three per cent per annum, and payable at maturity of the policy, but withdrawable on demand at the end of any policy year. If no other option is elected by the assured, the dividend shall be paid in cash.

If the assured shall have selected Option (d), the Company, provided written request therefor be made, will pay the sum assured thereunder as an endowment when the reserve on the policy, based on the British Offices Life Tables, 1893, OM (5) with interest at three per cent, together with such accumulated dividends, shall amount to the sum assured; or such accumulated dividends may, at the assured's so directs, be applied at any premium due-date as an annuity (computed by the Company) towards cancellation of future premiums. The declared accumulated dividends under Option (d) shall be available in or towards payment of premiums under the automatic loan privilege (if uncanceled). No interest shall be allowed if any dividend be withdrawn within one year of declaration.

If Option (d) has not been previously selected, any of the first three options may be chosen at the time of any annual distribution, except that to change from Option (b) or (c) to (a) the consent of the Company shall be required.

Any option duly elected shall remain in effect until superseded by another of the above mentioned options.

OPTIONS AT MATURITY.—The assured, by written notice to the Company at its Head Office, and with written consent of the assignee or absolute beneficiary, if any, may elect to have the net sum payable under this policy upon the death of the assured paid either in cash or as follows:

OPTION 1. By the payment of interest thereon at three per cent per annum, payable annually, to the beneficiary under this policy during the life of the beneficiary and by the payment upon the death of the beneficiary of said net sum and accrued interest to the executors, administrators or assigns of the beneficiary, unless otherwise directed in said notice.

OPTION 2. By the payment of equal annual instalments for a specified number of years (the first instalment being payable immediately) in accordance with the following table for each \$1,000 of net insurance.

OPTION 3. By the payment immediately of a certain sum in cash, and equal annual instalments for a specified number of years (the first instalment being payable at the end of one year) in accordance with the following table, for each \$1,000 of said net insurance.

OPTION 4. By the payment immediately of a certain sum in cash, and equal monthly instalments for a specified number of months (the first instalment being payable at the end of one month) in accordance with the following table which is based on \$1,000 of net insurance.

OPTION 5. By the payment of equal annual instalments (the first instalment being payable immediately) for a fixed period of twenty years and for so many years longer as the beneficiary shall

survive, in accordance with the following table, which is based on \$1,000 of net insurance.

Guaranteed instalments payable under Options (2), (3), (4) or (5) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice to the executors, administrators or assigns of the beneficiary.

If the assured shall not have directed otherwise the beneficiary may, after the death of the assured, by like written notice and with the written consent of the assignee (if any) select any one of the above options.

Unless otherwise specified by the assured, the beneficiary may on any interest date receive the amount yet due under Option (4) and may at any time when a payment is due receive the commuted value of the guaranteed payments yet to be made under Option (2), (3) or (4) computed upon an interest basis of three per cent but under Option (5), commutation (on such basis) will only be made in event of the death of the beneficiary occurring within a period of twenty years.

TABLES REFERRED TO ABOVE.

OPTION 2		OPTION 3			OPTION 4		
No. of Annual Instalments	Amount of each Instalment	Payment in Cash at Death of Assured	Annual Instalments thereafter		Payment in Cash at Death of Assured	Monthly Instalments thereafter	
			No. of Instalments	Amt of each Instalment		No. of Instalments	Amt of each Instalment
5	\$212	\$198	5	\$175	\$164	60	\$15
10	113	146	10	100	169	120	8
15	81	104	15	75	128	180	6
20	65	107	20	60	95	240	5

OPTION 5

Age of Beneficiary at Death of Assured	Amount of each Instalment	Age of Beneficiary at Death of Assured	Amount of each Instalment	Age of Beneficiary at Death of Assured	Amount of each Instalment
14 or under	\$39	37, 38	\$48	51, 52	\$57
15 to 18	40	39	49	53	58
19 to 21	41	40, 41	50	54, 55	59
22 to 24	42	42, 43	51	56, 57	60
25 to 27	43	44	52	58, 59	61
28 or 29	44	45, 46	53	60, 61	62
30 to 32	45	47	54	62 to 64	63
33 or 34	46	48, 49	55	65 or over	64
35, 36	47	50	56		

If the net sum to which a beneficiary is entitled under this policy be less than One Thousand Dollars it shall be paid in full sum and not converted into instalments, and Option (4) shall not be available when the amount of the monthly instalment is not more than Twenty Dollars.

Option (5) shall not be available (without the permission of the Company) if there be more than one beneficiary living.

If settlement of this policy be made in accordance with any of the above Options at Maturity, the amounts of the payments under Options (1), (2), (3) or (4) or of the instalments certain under Option (5) will be increased after one full year, by such amount of dividends as may be declared by the Directors.

TABLE OF LOAN AND SURRENDER VALUES.

Assuming that the policy is free from indebtedness and subject to no restrictions, and that the premium for the current policy year has been paid.

The table below is on the basis of \$1,000. As this contract is for \$10,000 the values will be ten times those stated below.

The term for which extended insurance will be granted remains the same without regard to the amount of the policy.

Policy Year	Cash or Loan Value (See Privilege Nos. 5 and 6)	Paid-up Insurance (See Privilege No. 5)	Extended Insurance (See Privileges Nos. 5 and 8)	
	COLUMN 1	COLUMN 2	COLUMN 3	
3rd Yr.	\$ 57	\$150	6 Years	5 Months
4th "	84	200	9 "	2 "
5th "	112	250	11 "	7 "
6th "	139	300	13 "	8 "
7th "	168	350	15 "	7 "
8th "	197	400	17 "	2 "
9th "	227	450	18 "	8 "
10th "	257	500	19 "	11 "
11th "	289	550	21 "	1 "
12th "	321	600	22 "	2 "
13th "	355	650	23 "	2 "
14th "	389	700	24 "	2 "
15th "	425	750	25 "	2 "
16th "	460	800	26 "	2 "
17th "	497	850	27 "	4 "
18th "	535	900	28 "	10 "
19th "	575	950	31 "	3 "
20th "	615			

Any dividend additions shall operate to increase the benefits the above schedule of values.

The values in the above table are based upon the British Offices Tables, 1893, OM (⁵), with interest at three per cent less an amount not exceeding two and one-half per cent of the sum assured. The cash value in any year is equal to the value of the extended insurance calculated on the basis of the above mentioned table of mortality and rate of interest. After the twentieth year the minimum basis for values shall be the above mentioned table of mortality and rate of interest, less an amount not exceeding one per cent upon the sum assured.

THE CANADA LIFE ASSURANCE COMPANY.

To be attached to Policy No. 99999 on the life of *John Smith* to be read as part thereof.

TOTAL DISABILITY BENEFIT.—(a) After this policy shall have been in force one full year, if the assured before attaining the age of sixty years shall furnish during continuance of this contract satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or disease, so that he shall not be permanently, continuously and wholly prevented therefrom performing any work for compensation or profit, or from following any gainful occupation, and if premiums have been duly paid to the end of the policy year, in which such proof is approved, the Company will waive payment of the premiums thereafter falling due while such disability remains total and permanent and not otherwise, and will make endorsement hereon to that effect, which premium so waived will not be an indebtedness hereon and this policy will continue in full force.

(b) In addition to waiving premiums as aforesaid the Company, after proof of such disability as provided in (a), will pay, year after such proof, one-tenth of the sum assured under the policy and a like amount yearly thereafter upon the anniversary of the first payment until ten such payments in all have been made. Should the death of the assured occur before the total of the payments so made is equal to the sum assured, the difference between the total payments made and the sum assured shall be paid in one sum to the beneficiary or other person entitled. Each such payment shall reduce to that extent the amount of assurance in force, and the Loan and Surrender Values shall be based upon the reduced amount. If at any time, when any such payment is due, there is an indebtedness on the policy in excess of the Cash Surrender

Value of the reduced amount of assurance, the Company will apply such part of the payment as may be necessary to reduce the indebtedness to the amount secured by such Cash Surrender Value.

PROVIDED ALWAYS that notwithstanding proof of disability may have been accepted by the Company, the assured shall, as often required by the Company, but not oftener than once a year, furnish satisfactory proof of the continuance of such disability. If the assured shall fail to furnish such proof or if he shall so far recover as to be able to engage in any gainful occupation, then no further premiums shall be waived and no further payments under (b) shall be made by the Company. In such an event, if the amount of the assurance shall have been reduced by the amount of the payment made under (b), such reduced amount of assurance shall thereafter be deemed the sum assured hereunder and the premiums thereafter falling due, as well as all benefits under the policy, shall be reduced proportionately.

Without prejudice to any other cause of total and permanent disability the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot as total and permanent disability with the meaning of this provision.

This benefit is granted in consideration of an extra *annual* premium of *Seven and no/100 Dollars*, and this extra premium is included in the amount of the premiums stated on the first page of this policy. This benefit and the extra premium therefor may be cancelled by the written request of the assured at any premium anniversary upon endorsement of such cancellation upon the policy by the Company.

If this benefit be continued in force until the assured has attained his sixtieth birthday any premiums which may fall due thereafter on this policy shall be reduced by the amount of the extra premium above stated for this benefit.

Toronto, Canada, *March 15, 1916.*

C. R. ACRES,
Secretary.

H. C. Cox,
President.

APPLICATION.

I hereby declare and agree that to the best of my knowledge and belief I am at present in good health, not being afflicted with any disease or disorder, external or internal, and that the answers to the above questions are, and that those to be given to the Company's Medical Examiner shall be, full, complete and true; that I will accept and pay the first premium on the policy hereby applied for when issued by the Canada Life Assurance Company, subject to the privileges and conditions contained in said policy; further that the said policy shall not take effect until the same shall be issued and delivered by the said Company and the first premium paid thereon in full, and Head Office receipt therefor received by me, while my health is in the same condition as described in this application and in my answers to the Company's Medical Examiner; and further that the principles and methods now or hereafter followed by the Company in determining the allotting the surplus in connection with participating policies shall be accepted by all parties; and further that the Company shall be liable on the said policy in the event of my death by self-destruction (whether I be sane or insane) during the first policy year.

I hereby request that the Company's automatic premium privilege shall become operative should that privilege be available under the policy hereby applied for.

MEDICAL EXAMINER'S FORM.

The foregoing answers are full, complete and true, and are a continuation of and form part of my application for Assurance and in the Canada Life Assurance Company.

PAYMENT LIFE GUARANTEED GRADED COUPON OPTIONS POLICY WITH DISABILITY BENEFITS.

No. 99,999.

Amount, \$10,000.00.

Age, 35.

Premium, \$381.40.

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO.

HOME OFFICE DENVER, COLO.

By this Policy of Insurance agrees to pay the sum of (\$10,000.00) *Ten Thousand Dollars*, at its Home Office in the City of Denver, IMMEDIATELY upon the receipt of due proof of the death of *John Doe*, of *Denver*, County of *Denver*, State of *Colorado*, (the Insured under this Policy), to *Mary Doe, Wife*, at the right of revocation, subject to all the requirements, privileges and provisions stated on this and the following pages, which are conditions precedent, and are a material part of this contract as fully as if they were recited at length over the signatures hereto affixed.

THIS CONTRACT is made in consideration of the written application of the above named Insured, which is made a part hereof, a copy of which is hereto attached, and the payment in advance to said Company, on the delivery of this policy, of *Three Hundred Eighty-one and 40-100 Dollars*, being the premium for the insurance ending on the *Fourth* day of *February*, 1916, and the further payment of a like sum annually upon the *Fourth* day of the month of *February* in every year during the life of the Insured, until the premiums for twenty full years shall have been duly paid to the said Company.

In Witness Whereof, the Company has caused this Policy to be executed this *Fourth* day of *February*, 1915.

THOS. F. DALY,
President.

PREMIUM WAIVER AND DISABILITY BENEFIT.

SECTION 1.—After one full year's premium has been paid hereon before default in the payment of any subsequent premium, if the Insured prior to attaining age sixty (60) shall furnish satisfactory proof that he has since such payment become totally and permanently disabled by bodily injuries or disease and will be permanently, continuously and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company by endorsement in writing hereon will continue the insurance in force during the disability without payment of premiums, and the values in Article 1" shall remain the same as if the premiums were paid by the Insured.

Upon the written request of the Insured, the beneficiary and assignee, after proof as aforesaid, the Company will pay in any year during such total and permanent disability, if there shall be no indebtedness against the policy, not more than one twentieth (1/20) of the amount originally insured as stated on the first pa-

hereof, or if there shall be an indebtedness not more than twentieth (1-20) of the difference between such indebtedness and the amount originally insured, each of such payments shall reduce to that extent the amount of insurance then in force, and in the proportion of such payments to the amount originally insured shall reduce the values set forth in "Table 1," and, if when the payments so made shall, together with any indebtedness to the Company, equal the amount originally insured, the Company's obligation under this policy shall be fully satisfied and discharged.

The Insured shall furnish satisfactory evidence of continuing total and permanent disability whenever so requested by the Company.

Without prejudice to any other cause of disability the following will be considered as total and permanent disability within the meaning of this provision:

(a) The entire and irrecoverable loss of sight of both eyes; (b) the severance of both hands at or above the wrists; or (c) the severance of both feet at or above the ankles; or (d) the severance of one entire hand and one entire foot.

Should this policy be surrendered for paid-up insurance under part (b), or for extended insurance under part (c), of Section of the "Options on Surrender," the provisions of this section, (Section I), shall not apply.

GUARANTEED COUPON OPTIONS.

SECTION II.—(a) At the maturity of any coupon attached hereto, the amount thereof may, upon the surrender of the coupon to the Company, be applied to the annual premium then due on this policy; or, upon the payment of the said premium in full, the amount of the said coupon, upon its surrender to the Company, may be withdrawn in cash, or, within thirty (30) days thereafter, applied to the purchase of a reversionary addition.

(b) If, however, after the first policy year, the premium, when due hereon, be paid in full, and the amount of the coupon then due be left with the Company, the said amount shall accumulate at interest; and, at any time thereafter, within twenty (20) years from the date hereof, the said amount, together with interest thereon compounded at three and one-half (3½%) per centum annum for each full year, will be paid upon the presentation of said coupon; provided always that, if, at any time, this policy be discontinued in force through the operation of the "automatically forfeitable" condition thereof, then, as provided in the said condition, the amount of any and all matured unpaid, and matured coupons, with any interest thereon, together with the reserve value of any and all reversionary additions, shall be applied to further continue this policy in force.

(c) In the event of the death of the insured while this policy is in force, the amount of any and all matured unpaid coupons shall be paid upon the surrender to the Company of this policy and all coupons then thereon, be paid in addition to the amount of the policy, and any indebtedness to the Company.

(d) If the twenty annual premiums required on the first policy hereof be paid in full, and if, as each coupon attached hereto matures, the amount thereof shall have been left with the Company to accumulate at interest until the end of twenty years from the date hereof, then, upon the surrender to the Company of this policy and all the said original coupons, the insured shall have the option of one of the following modes of settlement:

1. Receive the sum of *Seven Thousand Six Hundred Ninety Dollars (\$7,690.00)* in cash; or,
2. Receive an annuity of *Six Hundred and Twenty Dollars (\$620.00)* payable at the end of the first year, and annually thereafter during the lifetime of the said insured; or,
3. Receive a paid-up life policy for *Ten Thousand Dollars (\$10,000.00)* and the sum of *Two Thousand and Thirty Dollars (\$2,300.00)* in cash.

(e) If the annual premium required on the first page hereof is paid in full for fifteen (15) years, and if, as each coupon matures, the amount thereof shall have been left with the Company to accumulate at interest until the end of fifteen (15) years from the date hereof, then, upon the surrender to the Company of all the coupons originally attached hereto, the Company will endorse this policy paid-up for *Ten Thousand Dollars*.

(f) If the annual premium required on the first page hereof is paid in full for twenty (20) years, then, irrespective of the manner in which the insured may have applied the amounts of the matured coupons, the said insured shall, at the end of the said twenty (20) years from the date hereof, have the option of one of the following modes of settlement:

1. Surrender to the Company this policy with any reversionary additions and any unpaid coupons then thereon, and receive the sum of *Five Thousand Six Hundred and Sixty Dollars, (\$5,660.00)* in cash, together with the cash value of such reversionary additions and coupons; or,

2. Surrender to the Company any unpaid coupons then on this policy, for their cash value, and receive a paid-up policy for *Ten Thousand Dollars (\$10,000)* and any reversionary additions; or,

3. Surrender to the Company this policy with any reversionary additions and any unpaid coupons then thereon, and receive an annuity of *Four Hundred and Fifty Dollars (\$450.00)* increased by whatever amount the cash value of such reversionary additions and coupons will purchase; payable at the end of the first year, and annually thereafter during the lifetime of the said insured.

THIS POLICY IS AUTOMATICALLY NON-FORFEITABLE, AS FOLLOWS:

SECTION III.—If the owner shall not, within one month from the date of maturity, surrender this Policy to the Company at its Home Office, in accordance with one of the Options on Surrender, and if any premium due hereon be not paid in accordance with the provisions of this contract, the amount of the premium, without any action on the part of the Insured, shall be charged against the Policy as a loan; provided the loan value on the premium due date, as stated on page 3 hereof, after deducting therefrom all existing loans and indebtedness with accrued interest, be sufficient to permit of the advance of the premium and interest to the end of the policy year in which the loan is made. Interest on such loan shall be charged in advance at a rate not exceeding six per cent per annum, unless paid in advance shall be added to and form part of the principal of the loan, so long as the loan value of the policy will so permit. If the loan value or the balance thereof shall not be sufficient to permit of the advance of the premium and interest to the end of the policy year in which the loan is made, then it shall be necessary to continue this Policy in force for such shorter period (even if but one day) as the said loan value or balance thereof shall permit. Such loan and interest accumulations, if not paid in cash, shall constitute a first lien against the Policy until repaid, in priority to the claim of any beneficiary or assignee; and at any time while the policy is thus maintained in force, payment of premiums may be assumed without any medical re-examination.

It is further understood and agreed that, upon the exhaustion of the loan value referred to above, the amount of any and all matured unpaid, and maturing, coupons, with any interest thereon, together with the reserve value of any and all reversionary additions, shall be applied to further continue this policy in force, in the same manner and upon the same conditions as the said loan value. The termination of this policy from any cause, or the surrender of any benefit thereunder, voids all unmaturing coupons then thereon, and the said coupons, on demand, shall be returned to the Company.

\$156.00.

No. 19

Amount of Reversionary Addition Option.—On *Feb. 4, 1934* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Seven Dollars*, provided all premiums due on said policy up to and including the above date have been paid.

\$87.00.

THOMAS F. DALY, President.

\$159.00

No. 18

Amount of Reversionary Addition Option.—On *Feb. 4, 1933* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Six & 50/100 Dollars*, provided all premiums due on said policy to and including the above date have been paid.

\$86.50.

THOMAS F. DALY, President.

\$161.00.

No. 17

Amount of Reversionary Addition Option.—On *Feb. 4, 1932* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Six Dollars*, provided all premiums due on said policy up to and including the above date have been paid.

\$86.00.

THOMAS F. DALY, President.

\$164.00.

No. 16

Amount of Reversionary Addition Option.—On *Feb. 4, 1931* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Five & 50/100 Dollars*, provided all premiums due on said policy to and including the above date have been paid.

\$85.50.

THOMAS F. DALY, President.

\$167.00.

No. 15

Amount of Reversionary Addition Option.—On *Feb. 4, 1930* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Five Dollars*, provided all premiums due on said policy up to and including the above date have been paid.

\$85.00.

THOMAS F. DALY, President.

\$169.00.

No. 14

Amount of Reversionary Addition Option.—On *Feb. 4, 1929* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Four & 50/100 Dollars*, provided all premiums due on said policy to and including the above date have been paid.

\$84.50.

THOMAS F. DALY, President.

\$171.00..

No. 13

Amount of Reversionary Addition Option.—On *Feb. 4, 1928* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Three & 50/100 Dollars*, provided all premiums due on said policy to and including the above date have been paid.

\$83.50.

THOMAS F. DALY, President.

\$173.00.

No. 12

Amount of Reversionary Addition Option.—On *Feb. 4, 1927* Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eight Two & 50/100 Dollars*, provided all premiums due on said policy to and including the above date have been paid.

\$82.50.

THOMAS F. DALY, President.

\$174.00.

No. 11.

Amount of Reversionary Addition Option.—On Feb. 4, 1926 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eighty-One & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$81.50.

THOMAS F. DALY, President.

\$176.00.

No. 10.

Amount of Reversionary Addition Option.—On Feb. 4, 1925 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Eighty & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$80.50.

THOMAS F. DALY, President.

\$178.00.

No. 9.

Amount of Reversionary Addition Option.—On Feb. 4, 1924 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Seventy-Nine & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$79.50.

THOMAS F. DALY, President.

\$175.00.

No. 8.

Amount of Reversionary Addition Option.—On Feb. 4, 1923 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Seventy-Six & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$76.50.

THOMAS F. DALY, President.

\$171.00.

No. 7.

Amount of Reversionary Addition Option.—On Feb. 4, 1922 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Seventy-Three & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$73.50.

THOMAS F. DALY, President.

\$168.00.

No. 6.

Amount of Reversionary Addition Option.—Feb. 4, 1921 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Seventy & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$70.50.

THOMAS F. DALY, President.

\$164.00.

No. 5.

Amount of Reversionary Addition Option.—On Feb. 4, 1920 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Sixty-Seven & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$67.50.

THOMAS F. DALY, President.

\$160.00.

No. 4.

Amount of Reversionary Addition Option.—On Feb. 4, 1919 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Sixty-Four & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$64.50.

THOMAS F. DALY, President.

\$156.00.

No. 3.

Amount of Reversionary Addition Option.—On *Feb. 4, 1918* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Sixty-One & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$61.50.

THOMAS F. DALY, President.

\$151.00.

No. 2.

Amount of Reversionary Addition Option.—On *Feb. 4, 1917* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Fifty-Eight & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$58.50.

THOMAS F. DALY, President.

\$146.00.

No. 1.

Amount of Reversionary Addition Option.—On *Feb. 4, 1916* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. 9,999, of which this coupon is a part, the sum of *Fifty-Five & 50/100* Dollars, provided all premiums due on said policy up to and including the above date have been paid.

\$55.50.

THOMAS F. DALY, President.

CONDITION REFERRED TO ON THE FACE HEREOF.

If the amount of this coupon, at or after its maturity, shall be applied, under the Automatically Non-Forfeitable condition of the Policy, then, without notice, this coupon shall become null and void.

NOTE.—As provided in the policy, the insured may, at the maturity of this coupon, leave the amount thereof with the Company to accumulate at interest: or within thirty (30) days after maturity return this coupon, properly endorsed, to the Company, for the reversionary addition option.

SECTION IV.—LOANS.—After three full years' premiums have been paid hereon, the Company will loan, upon proper assignment of this policy and upon the sole security thereof, at a rate of interest not greater than six per cent per annum, a sum not exceeding the amount specified in the Table No. One of Loan Values herein set forth.

DEDUCTIONS.—The Company will deduct from any loan made hereunder any existing indebtedness on the Policy, any unpaid premium for the current policy year and interest in advance on the loan to the end of the current policy year.

INTEREST.—If the interest on any loan be not paid when due it shall be added to the principal of the loan and bear interest at the same rate. Failure to repay any loan or the interest thereon, when due, shall not avoid this Policy until the total indebtedness shall equal or exceed the cash value, nor until thirty days after notice shall have been mailed to the last known address of the Insured, or to any assignee of record.

SECTION V.—OPTIONS ON SURRENDER.—After three full years' premiums have been paid hereon, the Insured, on surrender of this Policy within one month after any default, may elect, according to Table No. One of Surrender Values herein set forth: (a) to receive the value of this Policy in cash; or, (b) to receive Non-Participating Paid-up Insurance, payable at the same time and on the same conditions as this Policy; or, (c) to have the Insurance extended in force from date of default, without participation and without right to loans, for its face amount, less any indebtedness to the Company hereon.

SECTION VI.—SURRENDER VALUES.—After three full years' premiums shall have been paid hereon, any surrender value available as specified in Table No. One, will be the reserve at the date of

default, computed according to the American Experience Table of Mortality, and interest at the rate of three and one-half per cent per annum less a Surrender Charge, which shall in no case exceed twenty-five dollars per thousand dollars of Insurance. The Cash Surrender Value shall at least equal the amount available for the purchase of Paid-up or Extended Insurance.

The values, specified in Table No. One, apply only if the Policy is free from indebtedness. If there be any indebtedness hereon and if Paid-up or Extended Insurance be applied for within one month after default, such indebtedness will be deducted from the amount of reserve used in the calculation of the values specified in said Table No. One and will reduce said values in the proportion that such indebtedness bears to the amount of such reserve.

Table No. One
TABLE OF LOAN AND SURRENDER VALUES.

After Policy Has Been in Force	Cash or Loan Value	Paid-up Insur- ance	Extended Insurance		After Policy Has Been in Force	Cash or Loan Value	Paid-up Insur- ance	Extended Insurance	
			Yrs.	Mos.				Yrs.	Mos.
1 yr.	None	None	None	None	11 yrs.	\$2490	\$5340	20	4
2 yrs.	None	None	None	None	12 "	2790	5860	21	5
3 "	\$ 420	\$1080	4	2	13 "	3100	6380	22	5
4 "	650	1620	6	10	14 "	3480	6900	23	5
5 "	880	2160	9	5	15 "	3770	7410	24	4
6 "	1130	2700	11	11	16 "	4120	7930	25	4
7 "	1380	3230	14	1	17 "	4480	8440	26	6
8 "	1640	3760	16	0	18 "	4860	8960	27	11
9 "	1910	4290	17	7	19 "	5250	9470	29	10
10 "	2190	4820	19	0	20 "	5660	10000	Paid-up	

SECTION VII.—PREMIUM PAYMENTS.—All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery on or before the due date of a receipt signed by an executive officer of the Company, and countersigned by said agent. The Executive Officers of the Company are the President, Vice-President, Treasurer, Secretary, and Actuary.

If any premium be not paid when due, or if any note or obligation given for a premium be dishonored or not paid when due, this policy without any action or notice by the Company, shall become forfeited and void except as provided in Section III. "Automatically Non-Forfeitable," or Section V, "Options on Surrender."

RENEWAL PREMIUMS.—Renewal Premiums may be paid Annually, Semi-Annually or Quarterly, in advance, in accordance with the Company's Table of Rates applicable hereto, and the Insured may change from one to another of such modes of payment upon written request therefor to the Home Office of the Company.

POWER TO MODIFY.—Only an Executive Officer of the Company, as aforesaid, has power to modify this Policy or extend the time of paying a premium. Any such modification or extension must be in writing, and over the signature of such Executive Officer.

SECTION VIII.—CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured, subject to any existing assignment of the Policy, may designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company. If any beneficiary shall

die before the Insured, and if no new beneficiary be substituted, the interest of such beneficiary shall vest in the Insured or in the estate of the Insured.

SECTION IX.—ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

SECTION X.—INDEBTEDNESS.—Any indebtedness to the Company on this policy will be deducted in any settlement hereunder. Any unpaid portion of the premium for the policy year current at the date of death is an indebtedness to the Company.

SECTION XI.—REINSTATEMENT.—At any time after lapse, if no surrender for the Cash Value in accordance with Option (a) of the Options on Surrender herein set forth, this policy, upon evidence satisfactory to the Company of insurability, may be reinstated by payment of arrears of premium and all indebtedness hereon to the Company existing at the date of default, with interest to the date of reinstatement at a rate not exceeding six per cent per annum.

SECTION XII.—GRACE.—A grace of one month (not less than thirty days) without any interest charge therefor, will be granted for the payment of every premium after the first, during which time the insurance shall continue in force.

SECTION XIII.—AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

SECTION XIV.—INCONTESTABILITY.—This Policy, together with the application therefor, shall constitute the entire contract between the parties, and shall be incontestable after one year from its date except for non-payment of premiums, nor shall any statement made by the Insured avoid this Policy, nor be used in defense to a claim hereunder, unless such statement is contained in the written application herefor, a copy of which is attached hereto.

All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties.

In case of the death of the Insured by his own hand while sane or insane, during the first policy year, the total liability of the Company under this Policy shall be limited to the surrender of the premium paid.

SECTION XV.—RIGHTS OF THE INSURED.—This Policy is issued upon the express understanding that the Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy.

SECTION XVI.—NON-PARTICIPATING.—This Policy is non-participating.

OPTIONS AT MATURITY,

The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

1. By the payment of interest thereon at $3\frac{1}{2}$ per cent per annum; payable annually to the payee at the end of each year during the life of the payee; and, by the payment upon the death of the payee, of the said net sum and accrued interest to the payee, executors, administrators, or assigns, unless otherwise directed in said notice;

Or **LIMITED INSTALLMENT OPTION.**

2. By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, and

accordance with the following table for each One Thousand Dollars of said net sum:

ILLUSTRATION.—The amount of each installment will be \$63 for each \$1,000 of proceeds if payment is to be made by 20 installments.

2. CONTINUOUS INSTALLMENT OPTION.

1. By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years, and for many years longer as the payee shall survive, the first installment being payable immediately, in accordance with the following Table for each One Thousand Dollars of said net sum:

Age of Payee at Maturity of Policy.....	15	16	17	18	19	20	21	22	23	24
Amount of each Annual Installment.....	\$40	\$40	\$40	\$41	\$41	\$41	\$41	\$42	\$42	\$42
Age of Payee at Maturity of Policy.....	25	26	27	28	29	30	31	32	33	34
Amount of each Annual Installment.....	\$43	\$43	\$43	\$44	\$44	*\$44	\$45	\$45	\$46	\$46
Age of Payee at Maturity of Policy.....	35	36	37	38	39	40	41	42	43	44
Amount of each Annual Installment.....	\$47	\$47	\$48	\$48	\$49	\$49	\$50	\$51	\$51	\$52
Age of Payee at Maturity of Policy.....	45	46	47	48	49	50	51	52	53	54
Amount of each Annual Installment.....	\$53	\$53	\$54	\$55	\$55	\$56	\$57	\$57	\$58	\$59
Age of Payee at Maturity of Policy.....	55	56	57	58	59	60	61	62	63	64 or over
Amount of each Annual Installment.....	\$59	\$60	\$61	\$61	\$62	\$62	\$63	\$63	\$63	\$64

ILLUSTRATION.—The amount of each installment will be \$44 for each \$1,000 of proceeds, if the Payee should be 30 years of age last birthday, when the Policy becomes payable.

Payment by Continuous Installments cannot be selected if there be more than one Payee.)

3. MONTHLY INCOME OPTION.

1. By the payment of equal monthly installments for a fixed period of twenty years (that is 240 monthly payments guaranteed) and for so many months longer as the beneficiary shall survive, the first installment being payable immediately in accordance with the following Table for each Five Thousand Dollars of said net sum.

NOTE.—If the net sum payable hereunder be other than \$5,000, the amounts in this Table shall be changed proportionately.

Any installments payable under Options 2, 3 or 4, which shall have been paid prior to the death of the payee, shall be paid to the payee's executors, administrators or assigns, unless otherwise noted in said notice.

TABLE OF MONTHLY INCOME FOR EACH \$5,000.

Age of Beneficiary at Death of Insured	Monthly Income for Each \$5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each \$5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each \$5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each \$5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each \$5,000
10	\$16 75	22	\$17 95	34	\$19 90	46	\$23 00	58	\$28 00
11	16 80	23	18 10	35	20 15	47	23 30	59	28 50
12	16 90	24	18 25	36	20 35	48	23 60	60	29 00
13	17 00	25	18 40	37	20 55	49	23 90	61	29 50
14	17 10	26	18 55	38	20 80	50	24 20	62	30 00
15	17 20	27	18 70	39	21 05	51	24 45	63	30 50
16	17 25	28	18 85	40	21 35	52	24 70	64	31 00
17	17 35	29	19 05	41	21 60	53	24 95	65	31 50
18	17 45	30	19 20	42	21 85	54	25 20	66	32 00
19	17 60	31	19 35	43	22 10	55	25 45	67	32 50
20	17 75	32	19 50	44	22 40	56	25 75	68	33 00
21	17 85	33	19 70	45	22 70	57	26 00	69	33 50
									and over

Unless otherwise specified by the insured, the payee may, on interest date, receive the amount yet due under Option 1, and at any time receive the commuted value of payments yet to be made under Option 2, computed upon the same basis as Option 2; but such commutation will be made under Option 3, except after death of the payee occurring within the aforesaid twenty years.

If the insured shall not have directed otherwise, the beneficiary may, after the death of the insured, by like notice, and with consent of the assignee, if any, select either of the above options.

The insured having changed the mode of payment, may subsequently change the mode of payment or entirely revoke such change thereby making the proceeds of this policy again payable in sum. No change of mode of payment, or revocation of any change shall take effect until endorsed on this policy by the Company at the Home Office.

SPECIAL INSTALLMENT OPTION.—By the payment, immediate on each anniversary of such date, of an annual installment equal to one-twentieth of the amount applied under this option, until twenty such payments shall have been made; and, by the further payment of an annual installment of an amount equal to one-half of the said amount applied under this option.

APPLICATION.

I hereby represent: 1st. That all the statements and answers in this application are true, full and complete; that this application and warranty shall be the sole basis of the contract between me and the Company, and shall be binding on all parties in interest under such policy; and that no information or statement unless contained in this application, made, given, received or acquired by any person at any time, shall be binding on the company; and that the policy to be issued hereon shall take effect only upon the payment of the first premium and delivery to me of the policy during my lifetime, sound health, and insurable condition. That during the first year following the date of issue of the policy for which this application is hereby made, I will not engage in any extra hazardous occupation or employment; in the sale or manufacture of intoxicating liquors; in the handling of electric wires or dynamos with a voltage in excess of 600; in blasting, mining, marine labor, aeronautic ascensions, or the manufacture or handling of high explosive substances; in service upon any railroad, train or track, or in switching coupling cars, or on any steam or other vessel, or travel or reside within the limits of the parallel of 60 degrees north latitude, or engage in military or naval service without the written consent of the Company. 3rd. That in any distribution of dividend, bonus, profit or surplus, the Company's method, and determination of the amount to be apportioned to any policy issued hereon is hereby ratified and accepted. 4th. I hereby expressly waive all provisions of law forbidding any physician or surgeon from disclosing any information acquired (or that may be acquired) attending me in a professional capacity. 5th. That self-destruction, sane or insane, within one year, after date of any policy, that may issue hereon, is a risk assumed by the Company, and the liability of the Company shall be limited to the return of the premiums paid.

20 PREMIUMS LIFE NONPARTICIPATING POLICY WITH OPTIONAL DISABILITY BENEFITS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$318.00.

THE CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

DES MOINES, IOWA.

In Consideration of *Three Hundred Eighteen Dollars*, being the premium for one year's term insurance receipt of which is hereby acknowledged and of the payment of a like amount upon each *First* day of *January* hereafter until *Twenty* full year's premiums shall have been paid or until the prior death of the insured,

Promises to pay upon receipt at the Home Office of the Society in the city of Des Moines, Iowa, of due proof of the death of *John P. Doe*, of *Des Moines*, County of *Polk*, State of *Iowa*, herein called the insured, to *Margaret M. Doe*, Beneficiary, with right of revocation, *Ten Thousand Dollars*, less any indebtedness hereon to the Company and any unpaid portion of the premium for the current policy year.

Agents are not authorized to modify this policy or to extend the time of paying a premium.

In Witness Whereof, the Company has caused this policy to be executed this *First* day of *January*, Nineteen Hundred and *fourteen*.

H. G. EVERETT,
Secretary.

GEO. B. PEAK,
President.

The first year's insurance under this policy is term insurance.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under a revocable or irrevocable designation, the insured, subject to any existing assignment of the policy, may designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by the policy for suitable endorsement thereon. If any beneficiary shall die before the insured and the insured shall not have designated a new beneficiary, the interest of such beneficiary shall be payable to the insured, his executors, administrators or assigns.

PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above as follows:

Semi-annually, One Hundred and Sixty-five Dollars and Forty cents on the First day of January and July, or quarterly, Eighty-two Dollars and Thirty Cents, on the First day of January, April, July and October.

Except as herein provided the payment of premium or installment thereof shall not maintain the policy in force beyond the time when the next premium or installment thereof is payable.

All premiums are payable in advance at said Home Office or at an agent of the Company upon delivery of a receipt signed by

the President, Vice-President, Secretary, or Assistant Secretary and countersigned by said agent.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one day shall be granted for the payment of every premium after the first during which period the insurance shall continue in force. If the insured shall die during the period of grace, the overdue premium will be deducted from any amount payable hereon in any settlement hereunder.

LOANS.—After three full years' premiums have been paid, the Company at any time, while this policy is in force, will advance on proper assignment of this policy and on the sole security thereof, at a rate of not greater than six per centum per annum, which interest, if not paid annually, shall be added to the principal and shall bear the same rate of interest, a sum equal to, or at the option of the owner of the policy less than the reserve at the end of the current policy year on this policy, as computed according to the American Experience Table of Mortality three and one-half per centum basis, less a sum not more than two and one-half per centum of the amount insured by this policy. At the time of making such loan any existing indebtedness on account of this policy and any unpaid balance of premium for the current policy year including the interest in advance on the loan to the end of the current policy year will be deducted. The Company reserves the right to defer the making of a loan for not more than sixty days after the application therefor has been made. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure, and within one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, as recorded at the Home Office of the Company, if any.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company until it or duplicate thereof be filed with the Company at its said Home Office. The Company assumes responsibility as to the validity of any assignment.

OPTION ON SURRENDER OR LAPSE.—After this policy shall have been in force three full years the owner, within one month after any default, may elect (a) to accept the value of this policy in cash, or (b) to have the insurance continued in force from the date of default, without the right to loans for its face amount less any indebtedness to the Company hereon, or (c) to purchase non-participating paid-up insurance payable at the same time and on the same conditions as this policy. The cash value will be the reserve at the date of default on this policy computed according to the American Experience Mortality Table and interest at the rate of three and one-half per centum per annum, less not more than two and one-half per centum of the amount insured on this policy and less any existing indebtedness to the Company on this policy. The term for which the insurance will be continued, or the amount of the paid-up policy will be such as the cash value will purchase as a net single premium at the attained age of the insured according to the American Experience Mortality Table and interest at the rate of three and one-half per centum per annum.

The Company reserves the right to defer the making of a cash value for not more than sixty days after the application therefor has been made.

If the owner shall not, within one month from default, surrender this policy to the Company at its Home Office for its cash surrender value or paid-up insurance, as provided in options (a) and (c), the insurance will be continued as provided in option (b).

The figures in the following tables are computed in accordance with the above provisions and upon the assumption that there is no indebtedness on the policy.

TABLE OF CASH OR LOAN VALUE, PAID-UP LIFE INSURANCE OR CONTINUED INSURANCE.

The following table applies to a policy of One Thousand Dol-

As this contract is for Ten Thousand Dollars, the loan value, surrender value or paid-up insurance available in any year will be ten times the amount stated in the table for that year.

Full Year's Premium Paid.	Cash or Loan Value.	Paid- up Life Ins.	Continued Insurance.		Full Year's Premium Paid.	Cash or Loan Value.	Paid- up Life Ins.	Continued Insurance.	
			Yrs.	Mos.				Yrs.	Mos.
	\$34	\$88	3	11	12th	\$279	\$586	21	10
	57	142	6	6	13th	310	698	22	10
	80	197	9	2	14th	343	890	23	9
	105	251	11	7	15th	377	741	24	9
	134	314	14	2	16th	412	793	25	9
	164	376	16	6	17th	448	844	26	11
	191	429	18	1	18th	486	896	28	5
	219	482	19	6	19th	525	947	30	7
	249	534	20	9	20th	566	1000	Full paid.	

Figures for later years will be furnished upon request. The surrender value for later years is the full reserve.

REINSTATEMENT.—This policy upon evidence of insurability satisfactory to the Company may be reinstated by payment of premiums with interest at not more than six per centum annum.

SUICIDE AND MILITARY OR NAVAL SERVICE.—Death resulting from suicide, whether sane or insane at the time, or death resulting from military or naval service in time of war, during the first year under this policy, are risks not assumed by the Company, and in event of death from either of said causes, during the first year, the only liability shall be the return of the premiums actually paid upon the return of this policy at the Home Office properly adjusted.

INCONTESTABILITY.—This policy and the application therefor constitute the entire contract between the parties and shall be incontestable after one year from its date except for non-payment of premiums.

It is free from restrictions as to residence, occupation, travel and place of death.

All statements made by the insured shall in the absence of evidence be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in a written application and a copy of such application shall be endorsed upon and attached to this policy when issued.

If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

OPTIONS AT MATURITY.—The insured, by written notice to the Company at its Home Office, and with the written consent of the payee and irrevocable beneficiary, if any, may elect to have the sum payable under this policy paid either in cash or as follows:

(1) By the payment of interest thereon at 3½ per centum annum, payable annually, to the payee under this policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said sum and accrued interest to the executors, administrators, or assigns of the payee, or otherwise directed in said notice.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable im-

mediately in accordance with the following table for each \$1,000 of said net sum.

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years, or for so many years longer as the payee shall survive in accordance with the following table for each \$1,000 of said net sum.

Installments payable under options (2) and (3) which have not been paid prior to the death of the payee shall be paid unless otherwise directed in said notice, to the executors, administrators, or assigns of the payee. Options (2) and (3) payable monthly if desired.

If the insured shall not have directed otherwise the beneficiary may after the death of the insured, by like written notice, with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured the payee may at any interest date receive the amount yet due under option (1), or may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (2) in the following table, provided that no such commutation will be made under (3) except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR EACH \$1,000

Multiply each installment by number of thousands or fractions thereof due under the policy.

OPTION 2.	No. Annual Installments.....	5	10	15	
	Amount each.....	\$214	\$116	\$84	
	Or,—				
	No. Monthly Payments.....	60	120	180	
	Amount of Payments.....	\$18 11	\$9 83	\$7 10	\$

Life Income for 20 Years Certain, but to Continue Thereafter During Life of Beneficiary, Based on Age at Maturity of Policy.

OPTION 3	Age of Beneficiary {	21 and under	22 to 24	24 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41 and 42
	1. Paid Annually—										
	Amt. each Payment.	\$ 45	\$ 46	\$ 47	\$ 48	\$ 49	\$ 50	\$ 51	\$ 52	\$ 53	\$ 54
	Or,—										
	2. Paid Monthly—										
	Amt. each Payment.	3.80	3.90	3.97	4.06	4.14	4.23	4.31	4.39	4.48	4.56

OPTION 3	Age of Beneficiary {	44 and 45	46	47 and 48	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59
	1. Paid Annually—										
	Amt. each Payment.	\$ 56	\$ 57	\$ 58	\$ 59	\$ 60	\$ 61	\$ 62	\$ 63	\$ 64	\$ 65
	Or,—										
	2. Paid Monthly—										
	Amt. each Payment.	4.73	4.82	4.90	5.00	5.07	5.15	5.24	5.32	5.41	5.50

OPTIONAL DISABILITY BENEFIT.—The insured at the time of making application for this policy, and upon the additional payment of twenty-five cents per annum per one thousand of insurance, may elect the benefit shown under the following clause headed "Protection in Event of Total Disability."

PROTECTION IN EVENT OF TOTAL DISABILITY.—After one full annual premium shall have been paid upon this contract, and before a default of payment of any subsequent premium, and prior to the attained age of 55, if the insured shall furnish satisfactory proof that he has, since such payment, become wholly disabled by bodily injury or disease, and will be permanently, continually and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company by an endorsement in writing hereon will maintain the insurance during such disability without payment of premiums, and the values in the Table on Page 2 shall increase in the same manner as if the premiums were paid by the insured. Or, Second: At the option of the insured and subject to the above conditions, all future premiums upon this policy shall be discontinued, and the insured shall receive upon the furnishing of said proof, one twentieth of the face of this policy in cash, and one twentieth upon the anniversary of said payment on each year thereafter until twenty full annual payments have been made. Each payment shall reduce to that extent the amount of insurance in force, and the table of values set forth on Page 2 of this policy shall be correspondingly decreased.

If there shall be an indebtedness upon this policy at the time of total disability one-twentieth of the difference between such indebtedness and the face of the policy shall be paid each year specified above.

In event of the death of the insured after payment of one or more installments, the remaining portion of the policy shall be paid to the beneficiary after deducting all indebtedness together with the amount paid by installments.

In addition to or independently of all other causes of total permanent disability the Company will consider the entire irrevocable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or one entire hand one entire foot as total and permanent disability in the meaning of the above provision.

Upon any anniversary of this contract the above provisions of "Section In Event of Total Disability" may be canceled by the insured in which event the subsequent annual premiums will be reduced twenty-five cents for each One Thousand of insurance under, and such reduction shall be endorsed hereon.

APPLICATION:

I hereby agree that this application and the policy hereby applied for, taken together, shall constitute the entire contract between the parties hereto. I hereby represent that all the answers to the above questions and those that shall be made to the medical examiner, are true, and form the basis of the contract, and that this contract shall not take effect until the application, together with the medical examination, has been approved at the Office of the Company, and the first premium has been paid by my continued good health. I also agree to have the required examination made at once by a physician acceptable to the Society.

20-PAYMENT LIFE POLICY, NON-PARTICIPATING WITH PURE ENDOWMENT OPTION AND WAIVER OF PREMIUM BENEFITS.

No. 99999.

AMOUNT, \$10,000.

AGE

ANNUAL PREMIUM, \$295

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY OF BOSTON, MASSACHUSETTS.

In Consideration of the application, copy of which is hereto attached, and which together with this policy constitutes the entire contract, and of the payment of the premium of *Two Hundred Ninety-Five and 20/100* Dollars, which will carry the insurance in force from the date of payment until the *2nd* day of *March, 1917*, and of the payment of a similar amount *annually* on the *2nd* day of *March* in every year until twenty full years of premiums shall have been paid, or until the prior death of the Insured, does covenant and agree that it will pay, on receipt of due proof of the death of *John Doe* of *Boston, State of Massachusetts, Ten Thousand Dollars*, to *Mary Doe, wife of the Insured*. If there be no beneficiary surviving at the death of the Insured, the proceeds hereof shall be payable to the Executors, Administrators or Assigns of the Insured.

The Insured

The Sum Insured

The Beneficiary

THIS POLICY SHALL BE INCONTESTABLE after one year from date of issue, except for non-payment of premium, subject, however, in case of misstatement of age, to an adjustment of insurance proportionate to the premium at the true age.

THE BENEFITS AND PROVISIONS printed on the second and third pages are part of this contract.

In Witness Whereof, the Company has, by its President and Secretary, signed this policy at the City of Boston, this *2nd* day of *March, 1916*.

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY
ARTHUR E. CHILDS, Wm. H. BROWN,
President. *Secretary.*

BENEFITS AND PROVISIONS.

PREMIUMS.—All premiums are payable in advance at the Office in Boston, but may be paid to an agent of the Company in exchange for a receipt signed by the President or Secretary. No modification of this contract shall be made except over the signature of one of such officers.

THIRTY-ONE DAYS' GRACE.—Thirty-one days' grace is allowed for the payment of all premiums after the first, during which the policy remains in full force. Upon default in payment of premium or note given therefor, this policy shall lapse, and the Company's only liability shall be such, if any, as is herein provided.

REINSTATEMENT.—Should this policy lapse, it may be reinstated at any time upon evidence of insurability satisfactory to the Company and payment of all past due premiums with interest at

per cent. per annum and payment or reinstatement of any other indebtedness hereon with interest at said rate, unless the Cash Value has been paid or the Extended Insurance period has expired.

ASSIGNMENT.—No assignment of this policy shall be effectual against the Company unless it is filed at the Home Office while this policy is in force. The Company assumes no responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—If there be no existing assignment of this policy, the Insured may designate a new beneficiary by filing at the Home Office written notice thereof on forms provided for this purpose.

PROTECTION BY STATUTE.—All statements made by the Insured in the application are, in the absence of fraud, representations and not warranties, and no such statement shall avoid the policy or be used in defence to a claim under it unless contained in the written application and a copy of the same attached hereto.

SELF-DESTRUCTION.—Self-destruction during the first policy year, whether the Insured be sane or insane, is a risk not assumed by the Company; in such case only the net reserve on the policy will be paid.

PAID-UP VALUE.—In the event of the lapse of this policy after the premiums for three full years have been paid, the policy shall become effective automatically for Paid-up Insurance, payable as provided on page one hereof, the amount granted being as stated in the table endorsed hereon for the number of years the policy has been in force. This Paid-up Insurance shall have increasing Cash and Loan Values.

CASH VALUE—EXTENDED INSURANCE.—In lieu of said Paid-up Insurance, the Insured, on satisfactory release and surrender of this policy within the days of grace, may procure either the Cash Value or Extended Term Insurance as similarly stated in the table endorsed hereon.

LOANS.—After three years' premiums have been paid hereon, the Insured, on the sole security of this policy properly assigned, may borrow at the interest rate of six per cent. per annum, payable in advance, any sum not in excess of the Loan Value shown in the table endorsed hereon. If interest is not paid when due, it shall be added to the existing loan and bear interest at the same rate. Non-payment of loan or interest shall not avoid the policy until the total indebtedness exceeds the Cash Value hereunder, nor until thirty-one days after the Company has mailed notice of such termination to the Insured and Assignee of record, if any, at their last known address. Payment of Cash or Loan Values may be deferred for thirty days after the application therefor.

DEDUCTION OF INDEBTEDNESS.—Any indebtedness to the Company on this policy, including any unpaid premium or portion thereof for the then current policy year, shall be deducted upon settlement of any claim hereunder. If there be any such indebtedness, the Cash and Loan Values will be diminished thereby, and the Paid-up or Extended Insurance will be such as may be purchased by the Cash Value so diminished, such extended insurance to be for an amount equal to the face of the policy less such indebtedness.

RESERVE.—The reserve on this policy is computed upon the American Experience Table of Mortality with interest at three and one-half per cent. The Cash or Loan Value is the same as the Net Value of the Paid-up or Extended Insurance provided for herein and equals such reserve less not more than two and one-half per cent. of the amount insured. The values stated herein at least equal those required by the Statutes of Massachusetts, and no surrender charge is made after the nineteenth year.

PURE ENDOWMENT OPTION.—The Insured under this policy have the option of continuing the payment of the premium

vided for on page one hereof for *nine* years beyond the *twentieth* year to establish a pure Endowment fund. If such premiums be regularly paid, this fund, together with the cash value of this policy, will on the *second* day of *March, 1945*, amount to *Ten Thousand One Hundred Seventy-three and 90/100* Dollars, which amount will then be paid to the Insured for the surrender of this policy, or in event of prior death the amount as named on page one shall be payable as hereinbefore provided.

In the event of the previous surrender of this policy after the *twentieth* year, the Company will add to the surrender value hereof the total amount of the premiums paid hereon after such *twentieth* year.

In event of total and permanent disability, this option will not be continued by the Waiver of Premium clause.

TABLE OF LOAN AND SURRENDER VALUES.

Payment of an installment of the premium between anniversaries will proportionately increase these values. The cash value stated below is available only at end of year indicated.

After Paym't of Prem's for	Cash or Loan Value	Paid-up Insur- ance	*Extended Insurance expiring at end of	After Paym't of Prem's for	Cash or Loan Value	Paid-up Insur- ance	*Extended Insurance expiring at end of
3 Yrs.	\$ 443 40	\$1130	5 Yrs. 42 Days	13 Yrs.	\$3116 60	\$6400	22 Yrs. 328 Days
4 "	668 90	1670	7 " 264 "	14 "	3441 40	6920	23 " 305 "
5 "	902 80	2200	10 " 104 "	15 "	3778 00	7430	24 " 284 "
6 "	1145 50	2740	12 " 242 "	16 "	4126 90	7940	25 " 288 "
7 "	1397 10	3270	14 " 285 "	17 "	4489 00	8450	26 " 349 "
8 "	1658 30	3800	16 " 229 "	18 "	4864 80	8970	28 " 158 "
9 "	1929 10	4320	18 " 83 "	19 "	5255 30	9480	30 " 222 "
10 "	2210 00	4850	19 " 224 "	20 "	5661 50	Policy	fully paid
11 "	2501 30	5370	20 " 303 "	21 "	5781 30		
12 "	2803 40	5890	21 " 333 "	22 "	5902 20		

Values after twenty-two years will be furnished upon request.

*Extended Insurance begins on date of defaulted premium and includes the days of grace.

AA-CC. Plan—Life 20 Payment. Amount, \$10,000.00. Age 35.

Premiums may be paid—Annually, \$295.20; Semi-Annually \$153.50; Quarterly, \$78.20.

This policy is free from all conditions as to residence or travel.

WAIVER OF PREMIUM.

If, after this policy has been in force one full year and before default in the payment of any subsequent premium, the Company receives due proof that the Insured, prior to attaining age 60, has become so disabled by bodily injuries or disease as to be permanently, continuously and wholly prevented for life from pursuing any and all gainful occupations, it will, by forwarding official receipt therefor, waive payment of the premiums thereafter becoming due under this policy during the continuance of such disability and the values in the above Table shall increase in the same manner as if the premiums were paid by the Insured. Should the Insured recover so as to be able to engage in any gainful occupation, the premiums thereafter falling due shall be paid by the Insured in conformity with this contract. In addition to and independently of all other causes of permanent and total disability, the Company will consider the entire and irrecoverable loss of sight of both eyes or the severance of both hands at or above the wrists, or both feet at or above the ankles, as total and permanent disability within the meaning of this provision. The annual premium for the benefit

provided in this section is *Two and 50/100 Dollars*, payable in addition to and in same manner as the regular premiums under this contract, but not beyond age 60.

APPLICATION.

I hereby make application for insurance in The Columbian National Life Insurance Company, of Boston, Massachusetts, and I certify that all the statements and answers appearing herein and in Part II hereof are full, complete and true, and agree that the insurance hereby applied for shall not take effect until the issuance and delivery of the policy, and the payment of the first premium thereon while I am in sound health.

I hereby agree that my death from aviation or aeronautic excursions, or while engaged in military or naval service, within a year from date of any policy issued hereon, shall reduce the Company's liability thereunder to the amount of the reserve thereon.

MEDICAL EXAMINER'S FORM.

I hereby certify that my answers to the foregoing questions are true and true, and correctly recorded by the Medical Examiner.

20-PAYMENT LIFE POLICY WITH DISABILITY
BENEFITS.

No. 99999.

AGE,

AMOUNT, \$10,000.

PREMIUM, \$345.

THE CONNECTICUT GENERAL LIFE
INSURANCE COMPANY
OF HARTFORD, CONN.

Premium	In consideration of the application for this policy, a copy of which is attached hereto and made part of this contract, and of the Annual Premium
When Payable	<i>Three Hundred Forty-five Dollars and no Cents</i> , be paid on or before the <i>First</i> day of <i>November</i> every year during the lifetime of the Insured, until <i>Twenty</i> full Annual Premiums have been paid, D Promise, on receipt of due proofs of the death, discontinuing the continuance of this contract, of <i>Rich</i>
Insured	<i>Rowe</i> , herein called the Insured, of <i>Chicago</i> , County of <i>Cook</i> , and State of <i>Illinois</i> , to pay at its Home Office in Hartford, Connecticut, to <i>Mary A. Rowe</i>
Beneficiary	<i>wife of the insured, if she shall survive the said insured, or if she shall not survive the insured</i> , to executors, administrators or assigns of the Insured subject to the right of the Insured to change
Amount of Policy	Beneficiary as hereinafter provided, <i>Ten Thousand</i> Dollars, less any indebtedness hereon to the Company and any unpaid premium or portion of the premium for the current policy year.

BENEFITS AND PROVISIONS.

GENERAL PROVISIONS.—This policy and the application thereon constitute the entire contract between the parties and all statements made in the application shall, in the absence of fraud, be deemed representations and not warranties. No statement shall be used in defense to a claim under this policy unless it is contained in the written application and a copy of the application is attached to the policy when issued.

Only the President, Vice-President, Secretary or Assistant Secretary has power in behalf of the Company to make or modify the contract of insurance.

PAYMENT OF PREMIUMS.—This policy shall not take effect until the first premium is actually paid as hereinafter provided, and if the second annual premium be not fully paid when due within thirty-one days thereafter, this policy and all claims under it shall be void, and the premiums already paid shall be forfeited to the Company.

In case of default in payment of any premium after the second year this policy shall thereafter be in force only to the extent of the premium so paid and subject to the Company's non-forfeiture provisions.

All premiums are due and payable in advance at the Home Office of the Company, but will be accepted elsewhere, if paid to a

authorized Agent in exchange for its receipt signed by the President or Secretary, and countersigned by the Agent designated therein.

The insurance under this policy is based upon annual premiums payable in advance, but payments may be made semi-annually or quarterly in advance, such rates being 51% and 26% respectively of the annual rate. Change from one method of payment to another may be made on any policy anniversary.

GRACE.—A grace of thirty-one days, without interest, will be granted for the payment of every premium after the first, during which time the insurance shall continue in force, but in case the policy becomes a claim during the period of grace, before the overdue premium or the deferred premiums of the current policy year, if any, are paid, the amount of such premiums will be taken from the face of the policy in settlement.

ASSIGNMENTS.—The Company will not be bound nor in any way affected by any assignment of this policy, or of any interest thereunder, until the original assignment or certified copy thereof shall be delivered at its Home Office; and the Company will not assume any responsibility for the validity of any assignment.

REVIVAL IN EVENT OF LAPSE.—This policy, if not surrendered for cash, will be reinstated on written application therefor at any time after non-payment of any premium if evidence of good health satisfactory to the Company is furnished, and premiums to date of reinstatement and any other indebtedness to the Company hereon are paid with interest at the rate of six per cent. per annum.

SUICIDE, sane or insane, within one year from date hereof is not a risk assumed by the Company.

INCONTESTABILITY.—After one year from its date of issue, if the premiums are duly paid, this policy is incontestable. If the age of the Insured be misstated, the liability of the Company shall be the amount of insurance which the premium paid would have purchased at the correct age on a similar plan.

PREMIUM REFUND.—Upon payment of the second year's premium and at the end of the second and each subsequent policy year during the continuance of this policy under its original conditions, the Company will determine the portion of surplus to which the policy is entitled as a refund on account of any previous overpayment. The Insured may apply the amount of any refund in any one of the following ways:

1. In reduction of premium.
2. To purchase additional full paid participating insurance which may be surrendered at any time for a cash value of the full reserve.
3. As a deposit with the Company at not less than 3½% compound interest computed annually. Such deposit may be withdrawn at any time.
4. To convert the policy into an endowment payable at a gradually decreasing age.
5. To shorten the premium paying period.
6. To purchase full paid participating pure endowment which may be surrendered at any time for a cash value of the full reserve. Or he may receive the amount in cash.

After the payment of all premiums as provided in this policy the Company will annually determine the amount of surplus earnings which this policy is entitled and will pay the same to the Insured in cash or if directed apply it under option 2, 3 or 4.

Unless otherwise provided by law if no option is specified by the Insured the refund will be used in reduction of the next premium. This policy in this respect does not conform to the laws of the State of which the Insured is a resident at the date of issuing the policy, the statutory provision regarding the option to be

matically applied shall be deemed to supersede the provision for applying the refund in reduction of premium, or if the policy be full paid, for the payment of the surplus earnings in cash.

CHANGE OF BENEFICIARY.—The right to change the Beneficiary under this policy, provided it be not assigned, is reserved by the insured, but such change shall only be made by the return of the policy to the Company with a written request therefor on a form provided by the Company, and no change shall be operative until the policy is duly endorsed therewith by the Company.

NON-FORFEITURE PROVISIONS.

AUTOMATIC EXTENDED INSURANCE.—On default in payment of any premium after the second year, if there is no indebtedness against the policy and if no other option is called for, the insurance will be automatically extended for the full face of the policy and of any additional insurance credited to it, without participation in surplus, for such term in whole number of months as the cash value applied as a net single premium will purchase.

If there be an indebtedness the amount thereof will be subtracted from the amount otherwise available as a net single premium, and the balance will be applied as a net single premium to purchase non-participating extended term insurance as above for the full face of the policy and of any additional insurance credited to it, less the indebtedness.

CASH VALUE.—On default in payment of any premium after the second year, or within thirty-one days thereafter, on legal surrender of the policy at the Home Office, the Company will pay a cash value of the amount set forth in the table below, provided that the Company may defer such payment for a period not exceeding sixty days from date of application therefor.

LOANS.—At any time after two full years' premiums have been paid, and while this policy is in force under its original conditions the Company will loan, upon satisfactory assignment of this policy and upon sole security thereof, any amount which shall not exceed that sum which with six per cent. interest thereon shall equal the cash value at the end of the policy year for which the premiums have been duly paid. Interest on the loan shall be at the rate of six per cent. per annum, payable annually on each anniversary date of the policy. The Company may defer the making of a loan (unless the loan be for the purpose of paying premiums to the Company) for a period not exceeding sixty days from date of application therefor. Failure to repay such loan or to pay interest shall not void the policy unless the total indebtedness thereon to the Company shall equal or exceed the cash value at the time of such failure nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee, if any.

PAID-UP POLICY.—Upon surrender of the policy and written request by the Insured within three months from the date of default in payment of any premium after the second year, if the policy has not been surrendered, the Company will apply the cash value plus one-half the surrender charge deducted from the reserve in calculating said cash value, as a net single premium to purchase a participating paid-up policy, payable at a like time and in like manner with the original. The amount of such paid-up policy is set forth in the table below.

EXTENDED OF PAID-UP INSURANCE taken as above described may be surrendered at any time for a cash value consisting of the full reserve or the Company will loan on such paid-up insurance. The cash value or loan will be granted on the same terms as stated above in the case of the original insurance.

AUTOMATIC PREMIUM LOANS. Upon written request of the Insured and Assignee, if any, made prior to default in payment of any

premium, the premiums thereafter coming due, if not paid, will be charged against the policy as a loan bearing compound interest at the rate of six per cent. per annum until such time as the accumulated loan together with any other indebtedness with interest thereon shall equal or exceed the cash value hereof, in which case this policy shall thereupon become null and void and be surrendered to the Company in consideration of the cancellation of the indebtedness, subject however to the notice of termination as set forth in the loan clause herein.

If at any time the equity in the policy is not sufficient to continue the insurance in force for a full year, then in that case it will be kept in force for such whole number of months as the remaining equity will allow.

While this policy is thus continued in force, all its non-forfeiture provisions remain operative, and the owner may, without furnishing evidence of the good health of the Insured, resume payment of premiums at any time.

TABLE OF NON-FORFEITURE PROVISIONS REFERRED TO ABOVE.

All non-forfeiture provisions hereunder are based on the American Experience Table of Mortality with interest at the rate of 3½ % per annum. In computing the values under this policy no deduction of more than 1½ % of the amount insured has been made from the reserve. The cash value for the twentieth and subsequent years is the full reserve in even dollars for each \$1,000 of insurance under this policy.

These figures apply to the original sum insured and to full-paid policy years only. The payment of any semi-annual or quarterly instalment of an annual premium will proportionately increase the values. Any additions or accumulations credited to the policy will increase and indebtedness will decrease the values.

Years from date of Issue	Extended Insurance		Paid-up Values	Cash or Loan* Values
	Years	Months		
2	2	10	\$ 840	\$ 240
3	5	5	1,370	460
4	8	1	1,900	690
5	10	8	2,420	930
6	13	0	2,950	1,180
7	15	1	3,470	1,430
8	16	10	3,970	1,680
9	18	4	4,480	1,940
10	19	8	4,980	2,220
11	20	10	5,480	2,500
12	21	10	5,970	2,790
13	22	9	6,470	3,100
14	23	7	6,960	3,410
15	24	6	7,450	3,740
16	25	5	7,940	4,070
17	26	6	8,430	4,420
18	27	9	8,920	4,790
19	29	6	9,410	5,160
20	Life full paid		10,000	5,660
25				6,280
30				6,880

*Loan values are available at any time after two full years' premiums have been paid, as set forth in above loan provision. A loan may be repaid at any time, either partially or wholly, while the policy is in force under its original conditions.

PROTECTION IN EVENT OF TOTAL AND PERMANENT DISABILITY.

WAIVER OF PREMIUM.—If the Insured under this policy shall furnish due proofs that before reaching the age of sixty years and because of accident or disease occurring after the payment of one full premium on said policy, and before the default in the payment of any subsequent premium, he has become wholly, continuously and permanently unable to pursue any gainful occupation, and presumably will for life be unable to perform any work or engage in any business for compensation or profit, one year after receipt of such proofs the Company will relieve him from the payment of any further premiums on said policy. In case of such relief the premiums shall not be a lien against the policy and the surrender and loan values shall increase in the same manner as if the premiums were being paid by the Insured.

If such total and permanent disability shall occur under the conditions above stated, but after the Insured has reached the age of sixty years, the Company will, one year after receipt of due proof thereof, waive payment of each premium thereafter becoming due during such disability, but the face amount of the policy shall be reduced by the amount of each such waived premium, and all benefits under the policy shall be reduced accordingly and shall be based upon said reduced amount of insurance in the same manner as if the premiums for such reduced amount of insurance had been duly paid. Future premiums shall be reduced in proportion to the reduced amount of insurance.

PAYMENT IN INSTALMENTS.—Or upon written request of the Insured and of the Assignee and Beneficiary, if any, provided such disability shall occur before the Insured has reached the age of sixty years one year after receipt of proofs as aforesaid and during the continuance of such total and permanent disability, if there is no indebtedness against the policy, the Company will pay one-twentieth of the face amount of the policy and a like sum annually thereafter until twenty such payments have been made; or, if there is any indebtedness against the policy, the Company will pay under like conditions one-twentieth of the difference between such indebtedness and the face of the policy and a like sum annually thereafter until twenty such payments have been made. Each such payment shall reduce by the amount thereof the insurance remaining in force and the surrender and loan values shall no longer be available. When the total amounts so paid together with any indebtedness hereon to the Company shall equal the face of the policy, the Company shall be released from all further liability under this policy.

RECOVERY FROM DISABILITY.—By the acceptance of this contract the Insured agrees that any Medical Examiner appointed by the Company shall be allowed opportunity at any and all times within one year from the commencement of the disability, and not oftener than once a year thereafter, to satisfy himself as to the alleged disability by examination of the person of the Insured, and if it is established that the Insured has so far recovered as to be able to again engage in some gainful occupation the Company will thereupon cease to extend further relief from payment of premiums and no further instalment payments will be made by the Company. If the amount of the insurance shall have been reduced by the payment of any instalments, such reduced amount of insurance shall thereafter be the face amount of the policy and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance and all benefits under the policy will be reduced accordingly.

GENERAL PROVISIONS.—The irrecoverable loss of the entire sight of both eyes, or the total and permanent loss by removal or disease of the use of both hands or both feet, or of one hand and one foot shall be deemed to constitute total and permanent disability within the meaning of this contract.

The portion of each annual premium for this policy charged for protection in event of total and permanent disability is twenty-five cents for each one thousand dollars of insurance and on the issuance or on any anniversary of this contract the provision for such protection may be cancelled at the request of the Insured, in which event the subsequent annual premiums will be reduced by twenty-five cents for each one thousand dollars of insurance hereunder. Such reduction shall be endorsed hereon.

OPTIONS ON SETTLEMENT.

In any cash settlement of this policy its proceeds will be paid upon written request of the then legal owner in instalments certain, as follows:

FOR EACH \$1,000 DEPOSITED.

Monthly Instalments, first payment immediate.

60	Monthly Instalments of \$18.11 each, or				
120	"	"	"	9.83	"
180	"	"	"	7.10	"
240	"	"	"	5.75	"
300	"	"	"	4.96	"

Annual Instalments, first payment immediate.

5	Annual Instalments of \$214 each, or				
10	"	"	"	116	"
15	"	"	"	84	"
20	"	"	"	68	"
25	"	"	"	58	"

COMMUTATION.—At any time when an instalment is due, the instalments remaining unpaid will be commuted upon the basis of 4% compound interest and paid in one sum, upon written request of the Beneficiary if of lawful age, or of the executors, administrators or assigns of the Beneficiary in event of the death of said Beneficiary, provided the Company has not been specifically directed to the contrary by the Insured.

GUARANTEED INCOME.—The proceeds of this policy may be left in the Company as a principal sum, and the Company guarantees to pay the Beneficiary interest on such proceeds at the rate of 4% per annum, such proceeds to be returned to the executors, administrators or assigns of the Beneficiary in the event of the death of said Beneficiary. At the time any interest payment becomes due the Beneficiary, if of legal age, shall have the right to draw the principal sum thus left with the Company, in addition to such interest payment, provided the Company has not been specifically directed to the contrary by the Insured.

PARTICIPATION.—In any settlement of this policy under any one of the instalment or income options above described the amount of instalment or income payment due at the end of any year will be increased by such surplus interest earnings, if any, as may be determined upon by the Company.

ANNUITIES.—In any cash settlement of this policy, the privilege is hereby granted the then owner to deposit the proceeds in a sum not less than \$1,000 or in multiples of \$500 which sum will be applied to the purchase of a Guaranteed Life Annuity, first payment immediate, upon his or her life in an amount set forth in the table below. The annuity contract in addition to providing for the payments as stated therein yearly until the death of the Annuitant, also provide that should he or she die before the sum of the payments made shall have amounted to the original deposit, the amount of the difference between the sum of the payments made by the Company and the deposit will be payable in one lump sum to the executors, administrators or assigns of the Annuitant.

GUARANTEED LIFE ANNUITY TABLE per each \$1,000 deposited. Total payments in any event not to be less than \$1,000.

Age Last Birthday	Males	Females	Age Last Birthday	Males	Females	Age Last Birthday	Males	Females
10 and under	\$43 11	\$41 95	34	\$50 41	\$48 31	58	\$69 87	\$66 67
11	43 31	42 14	35	50 88	48 79	59	71 06	67 68
12	43 49	42 33	36	51 46	49 17	60	72 16	68 69
13	43 78	42 53	37	51 94	49 65	61	73 35	71 71
14	43 98	42 72	38	52 51	50 13	62	74 53	72 72
15	44 17	42 92	39	53 07	50 69	63	75 62	73 73
16	44 37	43 12	40	53 74	51 27	64	76 71	74 74
17	44 65	43 31	41	54 31	51 84	65	77 79	75 75
18	44 84	43 49	42	54 97	52 41	66	78 87	76 76
19	45 14	43 68	43	55 73	53 07	67	79 86	77 77
20	45 33	43 98	44	56 39	53 74	68	80 85	78 78
21	45 62	44 17	45	57 14	54 40	69	81 84	80 80
22	45 91	44 46	46	57 89	55 16	70	82 74	81 81
23	46 20	44 65	47	58 74	55 92	71	83 62	82 82
24	46 48	44 95	48	59 58	56 67	72	84 52	83 83
25	46 87	45 23	49	60 52	57 52	73	85 41	84 84
26	47 16	45 53	50	61 45	58 37	74	86 29	85 85
27	47 54	45 81	51	62 39	59 21	75	87 09	86 86
28	47 93	46 09	52	63 41	60 15	76	87 88	87 87
29	48 31	46 48	53	64 34	61 08	77	88 60	88 88
30	48 69	46 77	54	65 45	62 11	78	89 21	89 89
31	49 07	47 16	55	66 46	63 13	79	89 74	90 90
32	49 55	47 54	56	67 58	64 24	80	90 09	91 91
33	49 94	47 93	57	68 77	65 26	and over		

In Witness Whereof, the CONNECTICUT GENERAL LIFE SURANCE COMPANY has caused this Policy to be signed at office in the City of Hartford, the *First* day of *November*, A. one thousand nine hundred and *thirteen*.

E. B. PECK,
Assistant Secretary.

R. W. HUNTINGTON,
President.

APPLICATION

I HEREBY COVENANT AND AGREE that all the foregoing statements and answers as written, and those contained in Part II made, or be made, to the Medical Examiner, are offered to the Company a consideration of the contract applied for; and that they are full, complete and true, and the only statements made to the Company in reply to its inquiries.

MEDICAL EXAMINER'S FORM.

I hereby agree that the above answers are full, complete and true.

20-PREMIUMS ENDOWMENT AT 75.

With Waiver of Premium Agreement and Waiver of Premium
with Life Income Agreement.

No. 99999.

RATED AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$362.50.

THE CONNECTICUT MUTUAL LIFE INSUR-
ANCE COMPANY,
OF HARTFORD, CONNECTICUT.

In Consideration of the payment to it of the annual premium of *Three hundred sixty-two and 50/100* Dollars on the *21st* day of *February*, 1913, and of a like annual premium on or before the anniversary of the same date in every year during the continuance of this Policy until *twenty* annual premiums shall have been paid, hereby insures the life of *John Doe*, of *Hartford*, County of *Hartford*, State of *Con-*
necticut, herein called the Insured, for the term of *forty* years from and after the date above written, in the sum of *Ten Thousand* Dollars, and agrees, if the Insured shall die during said term, to pay said sum, less any unpaid instal-
ments of the annual premium last due as above provided, (subject to the right of the Insured as hereinafter reserved to change any Beneficiary) to *Mary Doe*, his wife, if living, otherwise to his executors, administrators, or assigns, upon receipt, at the office of the Company, in *Hartford*, *Connecti-*
cut, of due proof of the death of the Insured, or, if the In-
sured shall survive said term, then to pay said sum to the Insured; provided that in the event of the death of the In-
sured within one year from the date hereof by self-destruc-
tion, while sane or insane, unless it be determined by the Company that the Insured was so far insane as to destroy his responsibility therefor, the Company insures said life in, and shall be liable only for, a sum, payable as above pro-
vided, equal to the premiums paid hereon.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date of issue except for non-pay-
ment of premium.

POLICY SETTLEMENT.—Any and every sum due under this Policy shall be payable only at the Company's office in *Hart-*
ford, *Connecticut*, and from any sum payable hereunder here shall be deducted any indebtedness to the Company on
or secured by this Policy.

THE PROVISIONS, BENEFITS, AGREEMENTS AND TABLES on
the following pages are hereby made a part of this Policy.

IN WITNESS WHEREOF, The Connecticut Mutual Life In-
surance Company has, by its President and Secretary, signed
and delivered this Policy in the City of *Hartford*, State of
Connecticut, this *twenty-first* day of *February*, A. D. one
thousand nine hundred and *thirteen*.

WILLIAM H. DEMING,
Secretary.

JOHN M. TAYLOR,
President

PROVISIONS, BENEFITS, AGREEMENTS AND TABLES REFERRED TO ON THE FIRST PAGE AND MADE A PART OF THIS POLICY.

DIVIDENDS.—This Policy, upon payment of the second annual premium and during its continuance thereafter as a premium-paying, paid-up or extended insurance policy, will participate annually in the divisible surplus which shall be determined and apportioned by the Company.

The dividend

- (1) shall be payable in cash to the Insured or his assigns, or, at the option of the payee thereof, if the Company be directed in writing by said payee prior to the expiration of thirty-one days after such dividend becomes payable, may be
- (2) left with the Company, subject to withdrawal, to accumulate at such rate of interest, credited annually at not less than three per centum, as the Company may determine, or
- (3) applied on a premium due hereon, or
- (4) converted into a paid-up addition to the sum insured hereunder. Any such additions will participate annually in the divisible surplus as determined and apportioned by the Company and at the maturity of the Policy will be payable with the sum herein insured to the payee of such insurance; but any such addition may at any time during the lifetime of the Insured and prior to the maturity of the Policy be surrendered by the Insured or his assigns to the Company for cash in an amount equal to the then reserve thereon but if this Policy shall become a policy of Paid-up Insurance or Extended Insurance, any such addition then existing shall be treated as hereinafter provided.

Any dividends due and unpaid at the maturity of this Policy shall be payable with the sum herein insured to the payee of such insurance.

APPLICATION OF DIVIDENDS TO MAKE POLICY FULLY PAID-UP OR TO ACCELERATE MATURITY.—Whenever the reserve hereon, with any accumulated dividends credited and the cash value of any paid-up additions hereto, shall equal the reserve on a fully paid-up policy of this same kind and amount for the then age of the Insured at nearest birthday, upon request by the Insured or his assigns and release of such dividends and paid-up additions, all premiums then due shall have been paid as herein provided the Company will endorse this Policy as fully paid-up upon presentation hereof at its office in Hartford, Connecticut. Whenever, during the lifetime of the Insured, the cash value of the Policy and of any paid-up additions hereto, together with any accumulated dividends credited hereon, shall equal the full amount of this Policy, then upon surrender hereof and release of such dividends and paid-up additions at such office, the Company will pay to the Insured or his assigns the face of the Policy as a matured endowment, less any indebtedness to the Company on or secured hereby.

OPTIONAL PAYMENT OF PREMIUM BY DIVIDENDS.—If any premium or instalment of premium be not paid as herein provided and if there be at the expiration of the time herein provided for such payment accumulated cash dividends credited on account of this Policy at least equal to the payment required, if the Company, before such expiration, be so directed in writing by the payee of such accumulations, said payment shall be made by the application of an equal amount of such credit, or if such credit be less than the required payment then out of such credit if sufficient, shall be paid a semi-annual or quarterly instalment of the annual premium.

NON-FORFEITURE BENEFITS.—If, after due payment of two or more full annual premiums hereon, a premium or instalment

If premium be not paid as herein provided, the Company will grant either:

PAID-UP INSURANCE.—(1) Paid-up Insurance for the remainder of the term of this Policy in the amount specified in the Table of Values hereon, increased by the sum of any paid-up additions hereto, payable as herein provided; except that if there be any indebtedness to the Company on account of or secured by this Policy, the amount of such Paid-up Insurance shall be such as the cash value of this Policy and of any outstanding paid-up additions, less such indebtedness, will purchase as a net single premium; or

EXTENDED INSURANCE.—(2) Extended Insurance for the full amount of this Policy, for the term specified in the Table of Values hereon reckoned from the due date of such unpaid premium or instalment of premium, and if the Insured survive the original term of this Policy will then pay to the Insured the amount, if any, specified in the column headed "Pure Endowment"; except that if there be any paid-up additions hereto or indebtedness to the Company on account of or secured by this Policy, the amount of such Extended Insurance shall be increased by the amount of such paid-up additions and decreased by the amount of such indebtedness, and the term of such Extended Insurance shall be such as the cash value of this Policy and of any outstanding paid-up additions, less such indebtedness, will purchase as a net single premium, provided, however, that the term shall not extend beyond the original term of this Policy, and the excess value, if any, shall be applied as a net single premium to purchase paid-up pure endowment insurance, payable at the end of such term, if the Insured be then living.

AUTOMATIC INSURANCE.—Upon premium default as above this Policy will be automatically binding upon the Company (Extended or Paid-up, as requested by Insured), Insurance as above defined.

OPTION.—At any time, however, while this Policy is a pre-paying policy or within thirty-one days after the expiration of the days of grace allowed for the payment of such unpaid premium or instalment of premium, upon written application by the Insured, with assignee if any, filed at the Home Office of the Company on its form therefor, accompanied by the fee for suitable endorsement, this Policy will be made binding upon the Company for the alternative insurance above provided in lieu of the insurance herein automatically provided, such change to become effective only upon the endorsement of the Company on the Policy by the Company during the lifetime of the Insured.

CASH SURRENDER VALUE.—At any time after due payment of one or more full annual premiums hereon, and on surrender of this Policy at the Company's office in Hartford, Connecticut, the Company will, if there shall have been no failure to pay premiums as provided in this Policy, pay the cash value specified in the Table of Values hereon, or, if it be a policy of Paid-up or Extended Insurance, pay, as a cash value, the then reserve hereon; less, in either case any existing indebtedness to the Company on or secured by this Policy; and any such cash amount shall be increased by the cash value as herein provided of any paid-up additions hereto and shall be made to the Insured or his assigns, and shall be in full settlement of the Company's liability under this Policy; provided that the Company may defer such surrender and payment for a period not exceeding sixty days after application therefor.

POLICY LOAN.—At any time after due payment of two or more full annual premiums hereon, while this Policy is in force otherwise than as Extended Insurance, and on proper assignment and delivery of this Policy, and on the sole security thereof the Company will loan any sum up to the limit secured by the cash value of this Policy and of any paid-up additions here-

to less any existing indebtedness on or secured by this Policy provided that (unless the loan be for the purpose of paying premiums to the Company) the Company may defer the making of such loan for a period not exceeding sixty days after application therefor. Such loan shall bear interest at the rate of six per centum per annum, not in advance, principal and interest to be payable at the Company's office in Hartford, Connecticut. An interest when due and unpaid shall be added to the principal of the existing indebtedness and shall bear the same rate of interest; but failure to pay either loan or interest shall not avail this Policy until the total indebtedness to the Company secured hereby, including accrued interest, shall equal or exceed the cash value, when this Policy shall immediately cease and become void, but not until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured, and to the assignee of record at the Home Office of the Company, if any. The Company will credit upon such indebtedness payments made at any time at its Home Office.

PREMIUM LOAN.—If written application by the Insured be filed at the Company's Home Office upon its form therefor while this Policy is a premium-paying policy, the amount of any premium or instalment of premium not paid as herein provided shall be charged as an indebtedness against and secured by this Policy provided the entire indebtedness hereon including such charges shall not exceed the limit secured by the cash value hereof, and such indebtedness to bear interest from the due date of such premium or instalment, and to be subject to the terms herein provided for policy loans, but without assignment or delivery of this Policy, and any premiums or instalments so charged will be treated as paid.

TABLE OF VALUES.

The Cash and Loan Values for the end of any policy year (reckoned from the due date of the first annual premium) shall be the net value of the Paid-up Insurance and also the net value of the Extended Insurance and Pure Endowment, if any, guaranteed by and subject to the provisions and conditions of this Policy, are equal to the terminal reserves hereon less a charge per \$1,000 insured hereunder, which, if not more than five full annual premiums are paid, is \$10 and thereafter reduced by \$1 for each full annual premium paid after the first and until fifteen are paid when the charge is eliminated. Subject to the provisions and conditions of this Policy, the Cash and Loan Values (if there shall have been no failure to pay premiums as provided herein), and the amount of Paid-up Insurance for each \$1,000 insured hereunder and the period of Extended Insurance together with the amount of Pure Endowment per \$1,000 insured, if any, (determined upon the basis of payment of a premium or instalment of premium as herein provided), for the end of the years specified will be as set forth in this Table, opposite the number of years elapsed; a proportionate adjustment will be made on account of the payment of any additional instalment of an annual premium hereon in excess of full annual premiums. The Cash Value at other premium due dates will be the Cash Value at the end of the term for which premiums are paid discounted at the rate of five per centum per annum, but in no event less than any previous Cash Value.

Reckoned from the due date of the first annual premium.	Per \$1,000 Insured		Extended Insurance			*Years Elapsed	Per \$1,000 Insured		Extended Insurance		
	Cash or Loan Value	Paid-up Insurance	Term		Per \$1,000 Insured		Cash or Loan Value	Paid-up Insurance	Term		Per \$1,000 Insured
			Years	Days					Years	Days	
	\$37 31	\$ 82	4	109	\$ 0	14	\$406 21	\$707	26	0	\$ 20
	62 17	134	7	65	0	15	444 15	757	25	0	206
	87 85	186	10	13	0	16	482 35	806	24	0	879
	114 40	238	12	253	0	17	521 87	854	23	0	545
	142 83	292	15	53	0	18	562 81	903	22	0	704
	172 19	345	17	94	0	19	605 25	951	21	0	855
	202 50	398	19	21	0	20	649 31	Paid	up	in	full.
	233 79	450	20	217	0	21	662 52				
	266 10	502	21	339	0	25	717 62				
	299 46	554	23	39	0	30	792 51				
	333 91	605	24	64	0	35	879 47				
	369 48	656	25	69	0						

*Reckoned from the due date of the first annual premium. The Values are the maximum amounts available at the end of the specified. Loans may also be obtained at any time during such as set forth in the above clause entitled "Policy Loan."

The Cash or Loan Value for other years, as provided in this, is the reserve and will be stated upon request.

PREMIUM PAYMENTS.—All premiums hereon shall be payable in advance either at the Home Office of the Company or an agent of the Company upon delivery of a receipt signed by its President or Secretary and countersigned by the agent; the possession of such receipt shall be the sole evidence of the authority of any agent to receive any premium on account of this Policy. If any premium or instalment of premium on this Policy be not paid as herein provided, then all liability on account of this Policy shall wholly cease and determine except otherwise herein provided.

PREMIUM INSTALMENTS.—The annual premium, with an addition of two per centum thereof if paid in semi-annual instalments or three per centum thereof if paid in quarterly instalments, may, on written request, be paid in such instalments beginning with the due date of the annual premium.

GRACE IN PAYMENT OF PREMIUM.—After payment of the annual premium hereon or an instalment thereof, payment of any subsequent premium or instalment of premium may be made within thirty-one days after the same shall have become due, the Policy meanwhile continuing in force; but in the event of the death of the Insured during said thirty-one days, the premium, if unpaid, shall be deducted from any sum payable on account of this Policy.

REINSTATEMENT.—This Policy, if not previously surrendered, canceled, on account of any loan indebtedness hereon, will be restored to full force at any time after default in premium payment upon receipt of evidence of insurability satisfactory to the Company and payment of arrears of premiums with interest at a rate to be determined by the Company not exceeding six per centum per annum; but if this Policy be reinstated on account of indebtedness to the Company on or secured hereby and paid-up additions hereto existing at the due date of such unpaid premium will be reinstated with the interest on such indebtedness from such date.

ADMISSION AND CORRECTION OF AGE.—The age of the Insured will be admitted by the Company at any time upon satisfactory proof. If the age has been misstated the amount payable under the Policy shall be such as the premium would have purchased at the correct age.

CHANGE OF BENEFICIARY.—The Insured, if of lawful age may, at any time while this Policy is in force and if no interest herein under any assignment by him, other than to the Company, be then outstanding, change any beneficiary by filing written notice thereof at the Home Office of the Company on the Company's form therefor, accompanied by the Policy and suitable endorsement thereon, such change to become effective only upon the endorsement of the same on the Policy by the Company during the lifetime of the Insured.

CHANGE OF PLAN.—At any time while this Policy is a premium-paying policy, it may, upon the execution of such paper and the payment of such charge as shall be required by the Company, be exchanged without medical examination for a policy upon any other form and published premium rate in use by the Company at the issue of this Policy, provided the rate of premium be not thereby diminished or the term of insurance increased. The policy issued in exchange shall bear the same number, be for the same amount, and be written as of the same premium due date and rated age as this Policy.

ASSIGNMENTS.—Any claim under an assignment of this Policy shall be subject to satisfactory proof of interest. Originals or duplicates of all assignments are to be filed at the Company's Home Office. The Company will in no case be responsible for the validity of any assignment.

RESERVE.—Reserves and net premiums are to be computed upon the basis of the American Table of Mortality and the per centum compound interest.

OPTIONAL SETTLEMENTS.—Upon application by the Insured with the beneficiary or assignee, if any, during the continuance of this Policy the Company will agree to issue at its maturity or upon application by the payee at its maturity the Company will issue, upon surrender and satisfactory release hereof, a contract to pay, in lieu of the amount then due in a single sum (or any fractional part thereof) as herein provided:

INSTALLMENTS. OPTION 1.—A specified number of equal annual instalments, each instalment to be of the amount for each \$1,000 so due as shown in the Table of Instalments hereon;

OPTION 2.—Equal annual instalments continuous during the life of the individual payee named in such application and in any event until the number selected of annual instalments certain shall have been paid, each instalment to be of the amount, for each \$1,000 so due, as shown in the Table of Instalments hereon under the number selected and opposite the last completed age of such payee at the maturity of this Policy;

INTEREST INCOME. OPTION 3.—Interest at the rate of three per centum per annum upon such amount to the payee named in such application during the life of the payee or for a shorter fixed period if requested therein, and thereafter to pay said amount in such manner and to such persons as shall have been agreed upon with the Company at the time of the application;

ANNUITY. OPTION 4.—A Life Annuity according to the then published annuity rates of the Company.

The first instalment under Options 1 or 2 shall be payable on the issue of the contract. If requested in such application instalments or interest payments will be made in semi-annual quarterly or monthly parts. The equivalent of each \$100 annual instalment will be two semi-annual instalments of \$50 each, or four quarterly instalments of \$25.28 each, or twelve monthly instalments of \$8.45 each. Any contract issued p

OPTION 1

Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment
2	\$507 39	12	97 54	22	60 92
3	343 23	13	91 29	23	59 04
4	261 19	14	85 95	24	57 83
5	212 00	15	81 33	25	55 76
6	179 22	16	77 29	26	54 31
7	155 83	17	73 74	27	52 97
8	138 31	18	70 59	28	51 74
9	124 69	19	67 78	29	50 60
10	113 82	20	65 25	30	49 53
11	104 93	21	62 98		

OPTION 2

Last completed age of person at maturity of pol.	Number of Annual Instalments Certain					Last completed age of person at maturity of pol.	Number of Annual Instalments Certain				
	5	10	15	20	25		5	10	15	20	25
Under 6	10 20	39 70	39 05	38 34	37 61	50	61 28	59 61	57 03	54 04	50 77
6	40 25	39 80	39 10	38 43	37 70	51	62 48	60 65	57 89	54 68	51 19
7	40 35	39 95	39 25	38 55	37 80	52	63 73	61 75	58 78	55 33	51 60
8	40 50	40 15	39 45	38 70	37 95	53	65 03	62 90	59 69	55 98	52 01
9	40 75	40 35	39 65	38 90	38 14	54	66 39	64 11	60 63	56 62	52 40
10	41 02	40 57	39 88	39 12	38 33	55	67 81	65 38	61 59	57 26	52 78
11	41 29	40 82	40 11	39 33	38 52	56	69 30	66 70	62 57	57 89	53 14
12	41 56	41 07	40 34	39 54	38 71	57	70 89	68 08	63 56	58 50	53 47
13	41 83	41 33	40 57	39 75	38 90	58	72 60	69 51	64 56	59 10	53 77
14	42 10	41 59	40 80	39 96	39 10	59	74 45	71 00	65 58	59 69	54 04
15	42 38	41 85	41 04	40 17	39 30	60	76 47	72 54	66 60	60 26	54 27
16	42 65	42 11	41 29	40 39	39 50	61	78 62	74 12	67 64	60 80	54 48
17	42 9	42 37	41 54	40 61	39 70	62	80 82	75 73	68 68	61 30	54 68
18	43 20	42 63	41 79	40 84	39 91	63	83 07	77 37	69 70	61 77	54 87
19	43 48	42 90	42 04	41 07	40 12	64	85 38	79 04	70 69	62 22	55 04
20	43 76	43 17	42 29	41 30	40 33	65	87 75	80 74	71 65	62 84	55 20
21	44 05	43 46	42 55	41 54	40 55	66	90 25	82 48	72 57	63 03	55 34
22	44 35	43 77	42 82	41 79	40 78	67	92 90	84 26	73 45	63 38	55 45
23	44 67	44 10	43 10	42 05	41 02	68	95 70	86 08	74 29	63 69	55 53
24	45 00	44 43	43 39	42 32	41 27	69	98 65	87 93	75 09	63 99	55 58
25	45 34	44 77	43 68	42 60	41 54	70	101 76	89 80	75 84	64 17	55 60
26	45 69	45 10	43 98	42 89	41 81	71	104 97	91 64	76 54	64 36	55 62
27	46 05	45 43	44 30	43 19	42 09	72	108 28	93 43	77 18	64 53	55 64
28	46 42	45 77	44 64	43 50	42 37	73	111 69	95 15	77 76	64 68	55 66
29	46 80	46 11	45 00	43 82	42 65	74	115 20	96 80	78 29	64 82	55 68
30	47 20	46 46	45 38	44 14	42 93	75	118 81	98 37	78 76	64 96	55 70
31	47 61	46 84	45 77	44 48	43 22	76	122 50	99 87	79 19	65 06	55 71
32	48 04	47 25	46 17	44 83	43 53	77	126 26	101 32	79 58	65 12	55 72
33	48 50	47 69	46 58	45 20	43 86	78	130 09	102 71	79 94	65 16	55 73
34	49 00	48 16	47 01	45 59	44 21	79	134 00	104 04	80 26	65 18	55 74
35	49 54	48 67	47 45	46 01	44 57	80	137 98	105 31	80 54	65 20	55 75
36	50 10	49 20	47 91	46 44	44 94	81	142 10	106 50	80 77	65 21	55 75
37	50 67	49 74	48 39	46 88	45 32	82	146 35	107 60	80 95	65 22	55 75
38	51 25	50 30	48 90	47 33	45 70	83	150 80	108 60	81 08	65 23	55 75
39	51 86	50 88	49 43	47 80	46 09	84	155 50	109 50	81 17	65 24	55 75
40	52 50	51 48	49 93	48 28	46 48	85	160 50	110 30	81 23	65 25	55 75
41	53 18	52 11	50 55	48 78	46 88	86	165 80	111 00	81 26	65 25	55 75
42	53 90	52 78	51 15	49 30	47 29	87	171 30	111 60	81 27	65 25	55 75
43	54 66	53 49	51 78	49 84	47 71	88	176 55	112 10	81 28	65 25	55 75
44	55 45	54 25	52 45	50 40	48 15	89	181 50	112 50	81 29	65 25	55 75
45	56 28	55 05	53 15	50 98	48 60	90	186 00	112 85	81 30	65 25	55 75
46	57 15	55 89	53 88	51 57	49 04	91	190 25	113 15	81 30	65 25	55 75
47	58 08	56 77	54 63	52 17	49 48	92	194 25	113 40	81 30	65 25	55 75
48	59 07	57 68	55 40	52 78	49 92	93	198 00	113 60	81 30	65 25	55 75
49	60 13	58 62	56 20	53 40	50 35	94	202 00	113 80	81 30	65 25	55 75
						or over					

suant to Options 1, 2 or 3 shall provide for annual participation through any interest paying or instalment certain period in the divisible surplus as determined and apportioned by the Company, the first dividend to be payable one year after the issue of the contract. Any agreement to issue a contract as above provided shall contain provision for revocation by the Insured and for avoidance in case of assignment, other than to the Company, change of beneficiary, or death of the payee or payees before the maturity of this Policy. If there be more than one beneficiary or payee under this Policy these privileges shall be available only with the Company's consent.

EVIDENCE OF CONTRACT.—This Policy and the application therefor, a copy whereof is hereunto annexed, shall constitute the entire contract between the parties, and all statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used to avoid this Policy or in defence to a claim hereunder unless contained in said application and a copy of the application shall be attached to the Policy when issued. Agents of the Company have no power or authority to alter or modify any of the terms, conditions, or agreements of this Policy, or to waive any of the provisions thereof.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I hereby agree that the answers and statements in this application, consisting of Parts 1 and 2 on separate sheets, are true and full; that any Policy to be issued upon this application shall not be in force or binding on the Company until the advance premium thereon shall have been actually paid while I am living; and that this application and the several answers, statements and agreements herein contained shall be the basis of and a part of the consideration for the Contract of Insurance, and this application and such Policy shall constitute the entire contract.

TOTAL AND PERMANENT DISABILITY AGREEMENT. WAIVER OF PREMIUM.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

In Consideration of the Application herefor, which is the basis of and a part of this Agreement, by *John Doe*, the Insured under Policy No. 99999, issued March 1, 1916, by said Company and of the payment to said Company of the additional annual premium of *Two and 20/100* Dollars on the 1st day of *March* 1916, and of a like additional annual premium on or before the anniversary of the same date in every year during the continuance of such Policy until *twenty* additional annual premiums shall have been paid.

HEREBY AGREES that, if there shall have been no failure to pay premiums as provided in said Policy, upon receipt at the Home Office of the Company of due proof that the Insured, prior to his attaining the age of sixty years, shall have become totally disabled by bodily injury or by disease so that he then is and will be thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, and that such disability has existed continuously for not less than sixty days, payment of each subsequent full annual premium on said Policy and on this Agreement shall be waived as it becomes due during the said disability of the Insured, and any premium so waived shall not be deducted from

any settlement under said Policy, and any values and benefits provided for in said Policy shall be the same as if said premium had been duly paid to the Company, except that any dividends apportioned to said Policy during said disability shall be payable in cash.

Notwithstanding that proofs of such disability shall have been accepted, the Company may thereafter, at its pleasure, but not oftener than once a year, demand of the Insured due proof of the continuance of such disability; and upon failure to furnish such proof, or if it appears to the Company that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums will be waived.

Without prejudice to any other cause of disability, the total and irrecoverable loss of sight of both eyes, loss of both hands at or above the wrist, loss of both feet at or above the ankle, or similar loss of one hand and one foot, shall be considered to constitute total and permanent disability within the meaning of this Agreement.

The additional annual premium hereon, with an addition of two per centum thereof if paid in semi-annual instalments or three per centum thereof if paid in quarterly instalments, may, on written request, be paid in such instalments beginning with the due date of the additional annual premium.

The payment of the additional premiums as herein provided is the consideration for the additional risk incurred under the provisions hereof, and does not entitle the Insured or any Beneficiary under said Policy to any additional participation in any division of the Company's surplus, or to any additional cash, loan or paid-up value thereunder; and failure to pay any additional premium hereon when due as herein provided or within thirty-one days thereafter, or to pay any premium or instalment thereof as provided in said Policy, will forthwith terminate all liability of the Company hereunder or on account of any payments made hereon; provided, however, that this Agreement may be reinstated at any time upon receipt of evidence of insurability satisfactory to the Company and payment of all arrears of premiums on said Policy and on this Agreement with interest at a rate to be determined by the Company not exceeding six per centum per annum.

Dated at Hartford, Connecticut, this *first* day of *March*,
D. 1916.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

WILLIAM H. DEMING,
Secretary.

TOTAL AND PERMANENT DISABILITY AGREEMENT.
WAIVER OF PREMIUM WITH LIFE INCOME.

**THE CONNECTICUT MUTUAL LIFE
INSURANCE COMPANY
OF HARTFORD, CONNECTICUT.**

In **Consideration** of the Application herefor, which is the basis of and a part of this Agreement, by *John Doe*, the Insured under Policy No. 99999, issued *March 1st, 1916*, by said Company, and of the payment to said Company of the additional annual premium of *Six and 20/100* Dollars on the *first* day of *March, 1916*, and of a like additional annual premium on or before the anniversary of the same date in every year during the continuance of such Policy until *twenty* additional annual premiums shall have

been paid, hereby agrees that, if there shall have been no failure to pay premiums as provided in said Policy, upon receipt at the Home Office of the Company of due proof that the Insured, prior to his attaining the age of sixty years, shall have become totally disabled by bodily injury or by disease so that he then is and will be thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, and that such disability has existed continuously for not less than sixty days.

(A) payment of each subsequent full annual premium on said Policy and on this Agreement shall be waived as it becomes due during the said disability of the Insured, and any premium so waived shall not be deducted in any settlement under said Policy, and any values and benefits provided for in said Policy shall be the same as if said premium had been duly paid to the Company except that any dividends apportioned to said Policy during said disability shall be payable in cash; and

(B) in addition that, if after one year from the date of receipt of proof as aforesaid due proof of the continuance of such total and permanent disability be furnished, upon satisfactory release and surrender by all parties in interest of said Policy (subject to restoration as hereinafter provided, and reserving the rights to any paid-up additions to the payees thereof), the Company will issue either

- (1) a Contract whereby the Company will agree (a) to pay to said Insured each month, while living, one per centum of the amount insured by said Policy (exclusive of any paid-up additions) less any then existing indebtedness to the Company secured thereby until 100 such payments shall have been made (the first of such monthly payments to be made one month after issue of such Contract) and, in the event of the death of the Insured before 100 such payments shall have been made, then to pay an amount equal to the remainder of such 100 payments to such persons as, except for such surrender, would have been the payees of said Policy at its maturity, and (b) in the event that said Insured shall be living at the expiration of 100 months from the date of issue of such Contract, to pay thereafter to him a life annuity, the amount of each annual payment to be five times the amount of a monthly payment as aforesaid (the first of such annual payments to be made one year after the expiration of said 100 months, and such annual payments to terminate with the last payment due prior to the decease of the Insured); such Contract not to participate in any division of the Company's surplus;

or, at the option of said Insured,

- (2) a Contract whereby the Company will agree to retain the amount insured by said Policy (exclusive of any paid-up additions) less any then existing indebtedness to the Company secured thereby, and to pay to the Insured such interest thereon from the date of issue of such Contract as shall, from time to time, be determined and thereto apportioned by the Company, but at a rate not less than three per centum per annum, payable annually or, at the option of the Insured, semi-annually, quarterly or monthly, and upon the death of the Insured, or upon the date when said Policy would have matured as an endowment if prior to

such death, to pay the amount so retained, together with any accrued interest, to such persons as, except for such surrender, would have been the payees of said Policy at its maturity.

Notwithstanding that proofs of such disability shall have been accepted, the Company may thereafter, at its pleasure, but not oftener than once a year, demand of the Insured due proof of the continuance of such disability; and upon failure to furnish such proof, or if it appears to the Company that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums will be waived, and no further payments under either of said options will be made; and any Contract issued as above provided shall be canceled, and said Policy shall be restored reduced in amount by the sum of any and all payments made under such Contract, but subject to any indebtedness to the Company on said Policy existing at the time of issue of such Contract, which indebtedness shall be reinstated.

Without prejudice to any other cause of disability, the total and irrecoverable loss of sight of both eyes, loss of both hands at or above the wrist, loss of both feet at or above the ankle, or similar loss of one hand and one foot, shall be considered to constitute total and permanent disability within the meaning of this Agreement.

The additional annual premium hereon, with an addition of two per centum thereof if paid in semi-annual instalments or three per centum thereof if paid in quarterly instalments, may, on written request, be paid in such instalments beginning with the date of the additional annual premium.

The payment of the additional premiums as herein provided is the consideration for the additional risk incurred under the provisions hereof, and does not entitle the Insured or any Beneficiary under said Policy to any additional participation in any division of the Company's surplus, or to any additional cash, loan or paid-up value thereunder; and failure to pay any additional premium hereon when due as herein provided or within thirty-one days thereafter, or to pay any premium or instalment thereof as provided in said Policy, will forthwith terminate all liability of the Company hereunder or on account of any payments made hereon; provided, however, that this Agreement may be reinstated at any time upon receipt of evidence of insurability satisfactory to the Company and payment of all arrears of premiums on said Policy and on this Agreement with interest at a rate to be determined by the Company not exceeding six per centum per annum.

Dated at Hartford, Connecticut, this *first* day of *March*, A. D. 1916.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

By WILLIAM H. DEMING

Secretary.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99999.
AMOUNT \$10,000.

AGE 35.
ANNUAL PREMIUM \$386.50.

CONTINENTAL LIFE INSURANCE COMPANY,
SALT LAKE CITY, UTAH.

Hereby insures the life of *John Doe* (hereinafter called the Insured) and promises to pay at its Home Office at Salt Lake City, Utah, *Ten Thousand* Dollars immediately upon receipt of due proof of the death of the Insured, to *Mary Jane Doe, Wife of the Insured* (hereinafter called the Beneficiary of the Insured), if living; otherwise, to the executors, administrators or assigns of the Insured, provided this policy is then in force, and is then surrendered, properly released.

The Consideration for this insurance is the application therefor, a copy of which is hereto attached or endorsed hereon; the payment of *Three Hundred Sixty-Eight and 50/100* Dollars, for insurance for the term ending on the *first* day of *May*, 19*16*, and the further payment of a like amount on or before the corresponding day in each year thereafter until *twenty* full annual premiums, including the first, shall have been paid, or until the prior death of the Insured.

ANNUAL DIVIDENDS.

Upon the payment of the premium or premiums for the second policy-year, and at the end of the second and of each subsequent policy-year, this policy, while in force, will receive annually such dividends as may be apportioned to it by the Company.

Dividends thus apportioned shall, at the option of the Insured, be either—

OPTION No. 1. Paid in cash; or,

OPTION No. 2. Applied toward the payment of any premium or premiums; or,

OPTION No. 3. Applied to the purchase of paid-up additions to the policy; or,

OPTION No. 4. Left to accumulate to the credit of the policy, with interest at the rate of three and one-half per cent per annum, payable in case of death of the Insured, and withdrawable at the option of the Insured.

Unless the Insured shall elect otherwise within one month after the mailing to the Insured by the Company of a written notice requiring the election of one of the four above options, the dividends will be applied to the purchase of paid-up additions to the Policy as provided in Option No. 3.

This policy is absolutely free from conditions and restrictions as to residence, travel, place of death or occupation, except as to military or naval service under a foreign government. No permit or extra premium will be required for military or naval service in time of peace or in time of war, while insured is actively serving in the United States army or navy.

PRIVILEGES AND PROVISIONS.

1. PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office of the Company on or before the date specified in this Policy, or, at the pleasure of the Company, to a designated agent or collector; but in any case, only in exchange

for the Company's receipt signed by the President, Vice-President, Secretary or Assistant Secretary, and countersigned by such agent or collector. No notice of the non-payment of a premium, and no acceptance of a premium or premiums after maturity elsewhere than at its Home Office is to be construed as a waiver by this Company of any provision of this Policy, no matter how often repeated.

This Policy is issued upon the payment of premiums *annually* but premiums may be paid at other times as follows:

Annually \$368.50, or semi-annually \$191.70, or quarterly \$97.70, or monthly \$33.80, and the Insured may change from one to another of such methods of payment upon the written approval of the Company.

If any premium shall not be paid when due, or if any note or part thereof, or interest thereon, or any bill of exchange or writing of any kind whatsoever given by the Insured, or Beneficiary in this Policy named, or by any other party in payment or in part payment of a first or any subsequent annual or other premium due or to become due under this Policy, and whether given to said Continental Life Insurance Company or one or more of its agents, or to any other person or persons as payee therein, is not paid when due, this Policy shall thereupon *ipso facto* become null and void, except as otherwise provided in this Policy for automatic premium loans and days of grace. In the event of the death of the Insured while this Policy is in force, all sums, if any, due by the Insured to the Company shall be deducted from the amount of the death claim hereunder, including any unpaid portion of the premium for the then current policy year.

2. GRACE.—A grace of one month (not less than thirty days), subject to an interest charge at the rate of not to exceed six per cent per annum, will be granted for the payment of any premium after the first, during which period the insurance hereunder shall continue in force. If death occurs within the days of grace the premium for the then current policy year, or any unpaid installment thereof, will be deducted from the amount payable hereunder. Except as herein expressly provided, the payment of any premium or installment thereof shall not maintain this Policy in force beyond the date when the succeeding premium or installment thereof becomes payable.

3. LOANS.—After two full annual premiums have been paid hereon, the Insured, upon a proper assignment of this Policy to the Company and the deposit of the Policy with the Company as security, may borrow at any time from the Company, a sum not greater than the cash surrender value hereof less any indebtedness to the Company hereon. Any unpaid balance of the premium for the then current policy year will be deducted and interest at not to exceed six per cent per annum will be charged in advance to the next anniversary of the Policy and annually in advance on that date and thereafter. Failure to repay any such loan or to pay interest shall not void this policy unless the total indebtedness hereon to the Company shall equal its Cash Surrender Value, nor until one month after notice of such fact shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record at the Home Office of the Company, if any,

4. TABLE OF CASH SURRENDER OR LOAN VALUES, PAID-UP AND CONTINUED INSURANCE.—The figures contained in the following table are for completed policy years and will be increased by the value of any dividend due and not paid or otherwise redeemed by the Company and by the value of paid-up additions bought with such dividends, but in case the Insured elects Option No. 4 of the dividend clause then by the amount credited to the Insured as provided under said Option. They will be reduced to the extent of any indebtedness hereon. The loan obtainable at the end of any given year may be secured during that year if the premium for the entire year has been paid.

Full Years' Premiums Paid	Column 2 Cash or Loan Values	Column 3 Paid-up Insurance	Column 4 Continued Insurance	
			Years	Months
1	None	None	None	1
2	\$150	\$360	1	8
3	430	1090	4	11
4	650	1610	7	6
5	880	2140	10	0
6	1130	2690	12	6
7	1380	3220	14	7
8	1650	3750	16	6
9	1920	4280	18	1
10	2190	4800	19	5
11	2490	5340	20	9
12	2790	5850	21	10
13	3110	6360	22	9
14	3430	6890	23	9
15	3770	7400	24	8
16	4120	7920	25	8
17	4490	8430	26	10
18	4860	8950	28	4
19	5250	9470	30	5
20	6150	10000	Paid-up	

Cash or Loan Values for later years will be equal to the reserve accumulated hereon, and will be furnished on request.

5. **PRIVILEGES OF SURRENDER.**—After two full annual premiums have been paid hereon, this Policy, while in force or within month of grace allowed for the payment of premiums, may be rendered to the Company by the Insured. Thereupon,

(1) If there is no indebtedness to the Company hereon, Insured may elect (a) to receive in cash the surrender value of Policy, or (b) to purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this Policy, or (c) to continue the insurance in force for its face amount without the right to loans.

The cash surrender or loan, paid-up insurance and continued insurance values are shown in Columns 2, 3 and 4, respectively in the table herein. Said values are from the third policy-year or equivalent to the entire reserve on this Policy, according to American Experience Table of Mortality, with interest at the rate of three and one-half per cent per annum.

(2) If there is any indebtedness to the Company hereon, such shall be deducted from the cash surrender value, and the Insured may elect (a) to receive in cash the surrender value of this Policy less such indebtedness, or (b) to apply the remainder to purchase non-participating paid-up life insurance, or (c) to apply the remainder to continue the insurance in force, but without the right to loans, for its face amount and for the period which the afore-mentioned remainder will purchase at the then age of the Insured.

6. **ACCELERATED MATURITY PRIVILEGE.**—If all dividends, as they become due, shall be left with the Company at interest, then at the expiration of any policy year when the reserve hereon plus accumulated dividends shall equal or exceed the net single premium at the attained age of the Insured, this Policy will, at the option of the Insured, be endorsed by the Company as a fully paid-up policy with annual dividends and without any further payment of premiums; or whenever the reserve hereon plus such accumulated dividends shall equal or exceed the sum insured hereby, the Insured shall be entitled to surrender this Policy and receive the principal sum named herein as an Endowment. Should the Insured die before exercising either of the options of this subdivision, the accumulated dividends will be paid in addition to the sum insured hereon.

7. AUTOMATIC PREMIUM LOANS.—If this Policy is not surrendered as provided above, said Policy shall not lapse nor become void, provided that the then loan value hereon shall exceed the amount of any premium then unpaid and of any indebtedness of the Insured to the Company. In such event the Company will, without request, charge the amount of such premium, with interest thereon in advance, at a rate not exceeding six per cent per annum, as a loan against the Policy, thereby continuing said Policy in force, subject to such indebtedness, and this Policy shall hereupon be entitled to all the privileges herein, the same as if the premium had been paid in cash. Such loan shall be increased by the amount of subsequent premiums and interest as stated, as said premiums fall due and remain unpaid, and this Policy shall remain in force and effect as long as the increasing loan value is sufficient to pay for pro-rata insurance for one additional day, and to secure all existing indebtedness hereon with interest.

At any time while this Policy is in force, under the preceding paragraph, the Insured may reinstate said Policy without medical examination, and may thereupon resume payment of premiums as provided herein. The existing indebtedness may be either paid in whole or in part, or allowed to remain as a loan on the Policy, subject to interest.

8. REINSTATEMENT.—Should this Policy lapse or become void for reason of the non-payment of any premium or of any indebtedness, or interest thereon, said Policy may be reinstated at any time after such non-payment of premium, upon the Insured furnishing evidence of insurability satisfactory to the Company, and paying all indebtedness and arrears of premiums with interest thereon at a rate not exceeding six per cent per annum.

9. TOTAL AND PERMANENT DISABILITY PRIVILEGE.—If, after the payment of one full annual premium and before default in the payment of any subsequent premium the Company receives due proof that the Insured before attaining the age of sixty years has become totally disabled by bodily injury or disease so that he is and will be presumably thereby permanently and continuously prevented from engaging in any occupation whatever for remuneration or profit, the Company will waive the payment of each premium as it thereafter becomes due during said disability.

In making any settlement under this Policy the Company shall deduct any part of the premiums so waived and the loan and surrender values shall increase from year to year in like manner as if the premiums had been regularly and duly paid in cash. During the period of total and permanent disability, provided proof is made therefor by the Insured, and his or her assignee, any, and of the Beneficiary, and within one year after the beginning of such disability, will pay a monthly income to the Insured amounting to one per cent of the face of the Policy, if there be no existing indebtedness owing by the Insured or his or her assignee to the Company, or if there be such indebtedness, one per cent of face value of the Policy less such indebtedness; such payments continue until the total amount of payments shall have equaled the face of the Policy, less the indebtedness, if any, due, at which time the Company's liability under this Policy shall cease. In the event of the death of the Insured before the full amount of the Policy has been paid to the Insured or to his or her assignee, any, the Company will pay the remaining amount due upon this contract upon proof of death. The cash loan and surrender values shall bear the same proportion to the full cash loan and surrender values stated herein as the remaining amount of insurance under the contract bears to the original amount of insurance. Should the Company accept under this Policy, proof of disability, it may nevertheless at any time thereafter and from time to time demand of the Insured proof of the continuance of such disability, and upon failure to furnish such proof, or if it appear that the Insured has been able to engage in any occupation whatever for remuneration or profit, no further premiums shall be waived.

10. **GENERAL PROVISIONS.**—(1) This Policy and the application herefor contain the entire contract between the Company and the Insured. All statements made by the Insured in the absence of fraud, shall be deemed representations and not warranties, and no such statements shall be used in defense to a claim under this Policy unless said statement is contained in the written application herefor, a copy of which is attached hereto and endorsed hereon.

(2) No assignment of this Policy, or of any interest therein, shall be binding upon the Company until the signature of the assignor is duly acknowledged before an officer duly authorized to take such acknowledgment, and until it is filed with the Company at its Home Office; and the Company assumes no liability as to the validity of any assignment, and satisfactory proof of the assignee's interest must be produced on making claim.

(3) All endorsements, agreements or modifications of the privileges or provisions in this Policy must be in writing and signed by the President or Secretary or Assistant Secretary of the Company. No agent or any person other than the officers stated may alter or waive any of these privileges or provisions or make an agreement binding upon the Company. No statement made to or by any such agent or other person, not contained in the application, shall be taken or considered as having been made to or brought to the notice or knowledge of the Company, or as charging it with any liability by reason thereof.

(4) The first year's insurance under this Policy is Term Insurance and this Policy shall be so valued for all purposes.

11. **CHANGE OF BENEFICIARY.**—Provided this Policy is not assigned, the Insured may at any time while this Policy is in force change the Beneficiary or Beneficiaries hereunder by due written notice thereof to the Company at its Home Office, such change to take effect only upon the endorsement of the same on this Policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease.

The Insured, without the consent of the Beneficiary, may exercise every right and enjoy every privilege conferred upon said Insured in the Policy.

12. **AGE.**—The amount of insurance payable under this Policy if the age has been misstated, shall be the amount which the premium charged would have purchased at the Company's rates in effect at the date hereof, for the Insured's correct age.

13. **INCONTESTABILITY.**—This Policy shall be incontestable after one year from the date of issue except for non-payment of premiums. Self-destruction, sane or insane, within one year from the effective date herein, is a risk not assumed by the Company hereunder.

Military or naval service in time of peace or war, other than in the military or naval service of the United States, are risks not assumed by the Company hereunder, and should the insured die in death while engaged in any military or naval service, in time of peace or war, other than in the military or naval service of the United States, then the Company's liability upon this Policy shall be the then cash value of the reserve which is credited to this Policy at the time of the death of the Insured.

METHODS OF PAYMENT OF DEATH BENEFIT.

The face of this Policy, unless otherwise requested by the Insured, or by the Beneficiary as hereinafter provided, shall be paid in one sum as provided on Page 1 hereof.

The Insured, during his lifetime, or the Beneficiary, after the death of the Insured, in case the Insured has made no selection under this Policy is not then assigned, and if request is made to the Company on the proper form, may change the payment to any one of the following methods:

TRUST FUND.

METHOD ONE.—The amount insured, or any portion thereof not less than One Thousand (\$1,000) Dollars, may be left during the lifetime of any Beneficiary, in trust with the Company, and the Company will annually pay interest thereon at the rate of three and one-half per cent per annum, so long as the said amount insured or said portion thereof remains with the Company. The said trust fund will be paid at the death of the Beneficiary to the executors, administrators, or assigns of the Beneficiary, and may be withdrawn at any time with accrued interest, unless the Company is otherwise directed in the request selecting this benefit.

The trust fund method may not be selected if the Beneficiary under this Policy be a corporation or a firm.

ANNUAL INCOME FOR NUMBER OF YEARS STATED.

METHOD TWO.—The following table is for each \$1,000 of the amount insured. To find the annual income on this Policy multiply the Annual Income per \$1,000 shown in the table by the number of thousands insured by this Policy:

Number of years.....	30	25	20*	15	10
Annual income per \$1,000.....	\$52	\$58	\$68	\$84	\$116
Number of years.....	5	4	3	2	2
Annual income per \$1,000.....	\$214	\$264	\$345	\$508	

*Illustration: If an annual income for twenty years is selected, the amount of each annual payment will be sixty-eight (\$68) Dollars for each One Thousand Dollars insured by this Policy.

Any term of years shown in the above table may be selected. The first income will be paid at the date the amount insured under becomes due, and the remaining payments annually thereafter.

MONTHLY INCOME DURING LIFETIME OF BENEFICIARY.

METHOD THREE.—The following table is for each \$5,000 of the amount insured. To find the monthly income on this Policy multiply the monthly income for each \$5,000, shown in the table, by the number of times Five Thousand insured by this Policy.

Two hundred and forty monthly payments, at least, will be made in any event, covering a period of twenty years, and the monthly income will continue during the entire lifetime of the Beneficiary, should the Beneficiary survive said period of twenty years.

Age of Beneficiary at Death of Insured	Monthly Income for each \$5,000	Age of Beneficiary at Death of Insured	Monthly Income for each \$5,000	Age of Beneficiary at Death of Insured	Monthly Income for each \$5,000	Age of Beneficiary at Death of Insured	Monthly Income for each \$5,000
16 75	25	18 40	40	21 35	55	25 45	
16 80	26	18 55	41	21 40	56	25 75	
16 90	27	18 70	42	21 55	57	26 00	
17 00	28	18 85	43	22 10	58	26 25	
17 10	29	19 05	44	22 40	59	26 50	
17 20	30	19 20	45	22 70	60	26 75	
17 25	31	19 35	46	23 00	61	26 95	
17 35	32	19 50	47	23 30	62	27 15	
17 45	33	19 70	48	23 40	63	27 30	
17 50	34	19 90	49	23 50	64	27 40	
17 75	35	20 15	50	23 60	65	27 50	
17 85	36	20 35	51	24 45	66	27 55	
17 95	37	20 55	52	24 70	67	27 60	
18 10	38	20 80	53	24 95	68	27 65	
18 25	39	21 05	54	25 00	69 and over	27 70	

*Illustration: If at the death of the Insured the Beneficiary shall be thirty years of age last birthday, the amount of each monthly payment under this Policy will be Nineteen Dollars and Twenty Cents (\$19.20) for every Five Thousand Dollars insured by this Policy, said monthly income continuing for at least twenty years and as much longer as the Beneficiary shall survive.

The first monthly income will be paid at the date the amount insured hereunder becomes due, and succeeding incomes on the first day of each month thereafter.

This method may not be selected if there is more than one Beneficiary under this Policy, or if the amount insured hereby is less than Two Thousand Five Hundred (\$2,500) Dollars.

GENERAL.

The Insured may at any time change his selection of the "Methods of Payment of Death Benefit" under this Policy; he may also revoke all selections, thereby making this Policy again payable in one sum.

If, upon the selection of Method Two or Method Three above the Beneficiary die before all the payments thereunder shall have been made, the remainder of said payments will continue to be made as selected by the Insured under this Policy, or if the Insured has made no such selection, will be commuted at three and one-half per cent compound interest and made in one sum to the executors administrators or assigns of the Beneficiary.

If the Insured so directs during his lifetime, the Beneficiary may neither assign nor commute any payments hereunder before same are due.

No selection, change or revocation of any one of the above methods shall take effect until endorsed on this Policy by the Company at its Home Office. After endorsement this Policy will be returned to the Insured.

In Witness Whereof, THE CONTINENTAL LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary at its Home Office in Salt Lake City, Utah, the first day of July, 1915.

M. B. JOHNSON,
Secretary.

F. J. HAGENBARTH,
President.

APPLICATION.

MEDICAL EXAMINER'S FORM. (Not included, however, in policy.)

I hereby warrant, each of the above answers to be full, complete and true. To the best of my knowledge and belief I am in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which is thereby acquired.

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY
WITH TOTAL AND PERMANENT DISABILITY PROVISION.
STATUTORY STANDARD PROVISIONS.

No. 99999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$389.00.

THE
EQUITABLE LIFE ASSURANCE SOCIETY
OF THE UNITED STATES.

HENRY BALDWIN HYDE, FOUNDER, JULY 26, 1859.

Hereby insures the life of *Richard Roe*, (hereinafter called the Insured), and agrees to pay at its Home Office in the City of New York, *Ten Thousand Dollars* to his wife, *Margaret H. Roe*, Beneficiary, (with.....the right on the part of the Insured to change the Beneficiary) upon receipt of due proof of the death of the Insured, provided this policy is then in force and is then surrendered properly released. There are no restrictions under this policy on travel, residence, occupation, or military or naval service. This policy shall be incontestable after one year from date of issue, provided premiums have been duly paid.

ANNUAL DIVIDENDS.—This policy shall upon payment of the second year's premium, and at the end of the second and of each subsequent policy year participate in the distribution of the surplus of the Society as ascertained and apportioned by it. Dividends, at the option of the Insured (or of the assignee, if any) shall in each year, on the anniversary of the register date hereof, be either—

1. Paid in cash; or,
2. Applied toward the payment of premiums; or,
3. Applied to the purchase of paid-up Additional Insurance;
4. Left to accumulate at three per cent interest, compounded annually. If a higher average annual rate is earned, this may be increased by an interest dividend as determined and apportioned by the Society. This deposit will be payable upon the maturity of the policy or on any anniversary of its register date.

Unless the Insured (or the assignee if any) shall elect one of the foregoing options within three months after the mailing by the Society of a written notice requiring such election, the dividend shall be applied to the purchase of paid-up Additional Insurance (option 3). This Additional Insurance may be surrendered at any time for the cash value thereof, which shall not be less than the original Cash Dividend.

BENEFICIARY.—If the right to change the beneficiary has been reserved, and there is no written assignment of this policy on file with the Society, the Insured may from time to time durin

continuance, change the beneficiary or beneficiaries by a written request, upon the Society's blank, filed at its Home Office, but such change shall take effect only upon the endorsement of the same hereon by the Society.

If there be no beneficiary surviving at the death of the Insured, the proceeds of this policy shall be payable to the executors, administrators or assigns of the Insured.

ASSIGNMENTS.—No assignment of this policy shall be binding upon the Society unless in writing and until filed at its Home Office. The Society assumes no responsibility for the validity of any assignment.

REINSTATEMENT.—If this policy shall lapse in consequence of the non-payment of any premium when due, it may be reinstated at any time upon the production of evidence of insurability satisfactory to the Society, and the payment of all overdue premiums, with interest at five per cent per annum, and upon the payment, or re-statement of any indebtedness to the Society, secured by this policy with interest.

AGE.—The amount of insurance payable under this policy, if the age has been misstated, shall be the amount which the premium charged would have purchased at the Society's rates in use at the register date hereof, for the Insured's correct age.

THE CONTRACT.—This policy, and the application therefor, a copy of which is endorsed hereon or attached hereto, constitute the entire contract between the parties. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense of a claim thereunder unless contained in a written application therefor and a copy of such application is endorsed hereon or attached hereto, when issued.

Self-destruction, sane or insane, within one year from the date of issue hereof, is a risk not assumed by the Society under this policy. In such an event the Society's liability shall be limited to an amount equal to the premium actually paid.

AGENTS are not authorized to modify, or in event of lapse to reinstate this policy, or to extend the time for payment of any premium or instalment thereof.

PREMIUMS.—This insurance is granted in consideration of payment in advance of *Three Hundred and Eighty-Nine and 00/100 Dollars*, and of the payment *annually* thereafter of a like sum until each *second* day of *January* until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured, subject to the **TOTAL AND PERMANENT DISABILITY** privileges, as stated on the third page hereof.

PAYMENT.—All premiums are payable in advance at the Home Office, or to any Agent or Agency Cashier of the Society, upon delivery on or before their due date, of a receipt signed by an executive officer of the Society (the President, a Vice-President, Secretary, Assistant Secretary, Comptroller, Deputy Comptroller, Treasurer, an Assistant Treasurer, or Auditor) and countersigned by the Agent or Agency Cashier. This policy is based upon the payment of premiums annually; but, premiums may be paid, subject to the Society's written approval, in semi-annual or quarterly instalments at the Society's adopted rates for fractional premiums, provided that in the event of the death of the Insured any unpaid portion of the premium for the then current policy year shall be deducted from the amount of the death claim payable hereunder.

GRACE.—A grace of thirty-one days, subject to an interest charge at the rate of five per cent per annum, will be granted for the payment of every premium after the first, during which period the insurance hereunder shall continue in force. If death occurs within the days of grace, the premium for the then current policy

year or any unpaid instalments thereof shall be deducted from the amount payable hereunder.

Except as herein expressly provided, the payment of any premium or instalment thereof shall not maintain this policy in force beyond the date when the succeeding premium or instalment there- of becomes payable.

TABLE OF LOAN AND SURRENDER VALUES PER \$1,000 OF INSURANCE.

As this Policy is for—\$10,000—the Values will be—Ten Times—Those Stated Below.

The term for which extended insurance will be granted remains the same without regard to the amount of the Policy.

After Policy has been in force.	Loan and Cash Value for Each \$1,000 of Insurance. The Loan Value is the Cash Value less interest to the premium anniversary date.	Paid-Up Life Insurance for Each \$1,000 of Insurance.	Paid-Up Extended Term Insurance.	
			Years.	Months.
Years	\$ 55	\$124	6	4
"	79	177	9	1
"	107	234	11	11
"	133	285	14	2
"	162	341	16	4
"	192	396	18	3
"	223	452	19	10
"	255	506	21	2
"	286	556	22	8
"	317	605	23	2
"	350	655	24	0
"	383	704	24	10
"	418	753	25	8
"	454	802	26	7
"	491	851	27	8
"	529	900	29	0
"	568	950	31	0
"	609	Policy fully Paid-up.		
"	621			
"	632			
"	643			
"	655			
"	666			
"	723			

These values are exclusive of dividend additions, and are for completed policy years. Due allowance will be made for any fractional premium paid beyond completed policy years.

The loan obtainable at the end of any given year may be obtained during that year, if the premium for the entire year has been paid.

If there are any dividend additions to this policy, these values will be increased thereby. They will be reduced, if there is any deduction hereon.

Loan and surrender values for later years will be on the same basis and will be furnished on request.

PROVISIONS RELATING TO THE FOREGOING TABLE.

LOANS.—At any time, while this policy is in force, after three years' premiums have been paid, the Society will advance or

proper assignment and delivery of this policy, and on the sole security hereof a sum which, with interest, shall not exceed the cash value at the end of the then current policy year (as stated in the above Table), less any indebtedness to the Society hereon, provided all premiums or instalments of the same have been fully paid. Interest shall be at the rate of six per cent per annum, and shall be payable on the premium anniversary date of this policy. The loan may be increased by the cash value of dividend additions credited to this policy, if any. Unless the loan is for the purpose of paying premiums due the Society, the granting of the same may be deferred by the Society for a period not exceeding ninety days after receipt of application therefor. Failure to repay such loan or pay interest thereon shall not avoid this policy unless the total indebtedness hereon shall equal the total loan value, nor until thirty-one days after notice shall have been mailed to the Insured, or to the assignee of record, if any, to their addresses last known to the Society.

OPTIONS ON SURRENDER OR LAPSE.—After three full years' premiums have been paid hereon, upon any subsequent default in payment of any premium or instalment thereof, and within three months after such default, this policy may be surrendered by the Insured (or assignee, if any) who may elect one of the following options:

(a) To receive the Cash Surrender Value of this policy, payment of which may be deferred by the Society for a period exceeding ninety days after the receipt of the application therefor.

(b) To purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this policy.

(c) To continue the insurance for its face value (and outstanding dividend additions) as paid-up extended term insurance for the period shown in the above Table, or for such further period as the dividend additions (if any) will purchase, but without future participation or right to loans.

In the event of default in the payment of any premium or instalment thereof after this policy has been in force three full years if the Insured (or assignee, if any) does not select one of said options within three months of such default, the insurance shall continue as provided under Option (c).

If there be any indebtedness against this policy, the cash surrender value shall be reduced thereby, the paid-up insurance shall be reduced proportionately, and the extended term insurance shall be for the face value of the policy less the indebtedness and for such period as the reduced cash value will purchase.

BASIS OF COMPUTATION.—The Reserve for which funds are to be held upon this policy shall be computed upon the American Experience Table of Mortality with interest at three per cent by the net level premium method.

The values stated in the foregoing Table are mathematical equivalents and each is equal to the full Reserve at the end of the then current policy year, on the basis stated in the preceding paragraph, less a surrender charge of not more than one and one per cent of the face of this policy until the completion of the first policy year, at which time and thereafter there is no deduction made as a surrender charge, except that fractions of a month or fractions of a dollar are not allowed.

TOTAL AND PERMANENT DISABILITY.—1. If the Insured, less than sixty years of age and while this policy is in full force and effect, shall become totally and permanently disabled, and furnish due proof that he is physically or mentally incapacitated to such an extent that he is rendered wholly and permanently unable to engage in any occupation or perform any work for any kind of compensation of financial value, and that such disability has existed for not less than sixty days, the Society will, upon re-

of said proof, waive the payment of any premium or premiums that may become payable thereafter under this policy during such disability.

2. And, six months after receipt of said proof of disability, the Insured may draw a sum not to exceed one-tenth of the face amount of this policy and a like sum annually thereafter during the continuance of such disability. In the event of the death of the Insured before the sums so drawn equal the face of the policy, the difference between the amount drawn and the face of the policy shall be payable to the beneficiary.

3. If the Insured after he has attained the age of sixty shall furnish proof of disability as required in paragraph (1) above, the Society will allow all premiums falling due after receipt of such proof to accumulate without interest as an indebtedness on this contract, and in such case the values in the table of loan and surrender values shall increase in the same manner as if the premiums were being paid by the Insured.

4. Each payment made under the terms of paragraph (2) shall reduce, by its amount, the sum insured. If at the time such payment becomes due there shall be an indebtedness on this policy in excess of the cash surrender value of the reduced amount of insurance, the Society will apply such part of the payment as may be necessary to reduce the indebtedness to the amount reduced by such cash surrender value.

5. If the Society accepts proof of disability under this policy, it shall have the right at any time thereafter, but not more frequently than once a year, to demand of the Insured proof of the continuance of such disability and if the Insured shall fail to furnish such proof, or if it at any time appears that the Insured has become engaged in any occupation whatsoever for remuneration or gain, no further premiums shall be waived and no further installment payments will be made hereunder. But if the amount of the insurance shall have been reduced under any of the foregoing provisions, such reduced amount of insurance shall thereafter be the face amount of the policy and the premiums thereafter falling due, as well as all benefits under the policy, will be reduced in proportion to the reduced amount of insurance.

6. This Privilege is granted in consideration of the payment of an additional premium of \$5.60 with each annual premium payable, which is included in the whole premium charged for this policy as shown on the second page hereof. The Insured may upon any anniversary of this policy discontinue this agreement by returning this policy to the Society for proper endorsement with a written request signed by the Insured and thereafter the payment of the aforesaid additional premium shall not be required.

PRIVILEGE OF CONVERTING THIS CONTRACT INTO AN ENDOWMENT POLICY.—When all the premiums due under this contract, covering a term of *twenty* years, have been paid, the Insured may, if the policy is then in force, exchange it for an Endowment Policy for the same amount and continue the payment of premiums for *eight* years longer, at the end of which period the Society will pay the sum insured (less any indebtedness to the Society thereon) together with the cash value of any dividend additions that may stand to its credit, to the Insured or assigns, if the Insured is living and the policy is then surrendered properly released.

In the event of the prior death of the Insured, if premiums have been duly paid and the contract is then in force, the principal sum due (together with any dividend additions credited to it) shall be paid to the beneficiary upon due proof of death and the surrender of the policy properly released.

MODES OF SETTLEMENT AT MATURITY OF POLICY.—The Insured or the beneficiary after the Insured's death in case the Insured has made no election may, by written notice to the Society at its Home Office, elect to have the net sum due under this policy upon the death of the Insured, either paid in cash; or,

OPTION 1. Left on deposit with the Society during the lifetime of the beneficiary, to be paid upon the death of the beneficiary, the beneficiary's legal representatives or assigns. The Society guarantees to pay interest on this deposit during its continuance at the rate of three per cent. If a higher average annual rate shall be earned by the Society, the amount may be increased by an interest dividend as determined and apportioned by the Society.

OPTION 2. Paid in a fixed number of Annual Instalments set forth in the following table; or,

OPTION 3. Converted into a fixed Income to the beneficiary for life, by the payment of a fixed amount annually for twenty years certain, said payments to be continued thereafter during said life as shown by the following table, provided that if this option be available, the Society will require satisfactory evidence of the age of the payee.

Under Options 2 and 3, the amounts payable are based upon an assumed rate of interest of three per cent. If a higher average annual rate shall be earned by the Society, the amount of the instalments under Option 2 and of the first twenty instalments under Option 3 may be increased by an interest dividend as determined and apportioned by the Society.

If one of the foregoing options is elected, this policy must be surrendered upon its maturity and a supplementary contract issued for the purpose of carrying out said option; under Options 2 and 3 the supplementary contract is to be non-commutable, unless the insured otherwise orders during lifetime by written notice to the Society at its Home Office.

TABLE OF INSTALMENTS FOR EACH \$1,000.

Option (2). Instalments Certain			
Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment
5	\$212 00	25	\$55 76
10	113 82	30	49 53
15	81 33	40	42 00
20	65 26	50	37 78

Option (3)				Life Income			
Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment
17 or under	\$40 00	35, 36	47 00	47	\$54 00	57, 58	
18, 19, 20, 21	41 00	37, 38	48 00	48, 49	55 00	59, 60	
22, 23, 24	42 00	39, 40	49 00	50	56 00	61, 62	
25, 26, 27	43 00	41,	50 00	51, 52	57 00	63,	
28, 29, 30	44 00	42, 43	51 00	53	58 00	64, 65, 66	
31, 32	45 00	44,	52 00	54, 55	59 00	67, 68	
33, 34	46 00	45, 46	53 00	56	60 00	69 or over	

Executed, this *Second* day of *January*, 1916, at the Home Office of the Society in New York.

W. ALEXANDER,
Secretary.

W. A. DAY,
President.

It is not necessary for the Insured or beneficiary to employ any person, firm or corporation to collect the insurance or secure any benefit under this policy. Write direct to the Society, 165 Broadway, New York, or communicate with the nearest authorized agent of the Society whose duty it is to facilitate all settlements without charge.

APPLICATION

My insurance age at nearest birthday is therefore..... years. Make Policy payable to..... (born on the..... of....., 1....) with..... the right of revocation. I hereby agree that the policy issued hereon shall not take effect until the first premium has been paid during my good health. All of the foregoing answers and all those made to the Society's Medical Examiner, which are contained in Part II hereof, are true, and are offered to the Society as an inducement to issue the policy for which application is hereby made.

MEDICAL EXAMINER'S FORM

I agree that the foregoing answers shall be part of my application, which shall consist of Parts I and II taken together.

THE CONVERTIBLE POLICY
WITH DISABILITY BENEFITS.
STATUTORY STANDARD PROVISIONS.

No. 99999.
AMOUNT, \$10,000.

AGE, 35
ANNUAL PREMIUM, \$349.20

THE
EQUITABLE LIFE ASSURANCE SOCIETY
OF THE UNITED STATES.

HENRY BALDWIN HYDE, FOUNDER, JULY 26, 1859.

Hereby insures the life of *Richard Roe*, (hereinafter called the Insured), and agrees to pay at its Home Office in the City of New York, *Ten Thousand Dollars* to his wife, *Margaret H. Roe* beneficiary, (with.....the right on the part of the Insured to change the Beneficiary) upon receipt of due proof of the death of the Insured, provided this policy is then in force and is then surrendered properly released.

CONVERSION OPTIONS AFTER FIVE YEARS.—At the end of the fifth year from the register date of this policy, and after premiums have been paid for five full years, the Insured, or assigns, shall have the right to select one of the following options:

OPTION 1.	OPTION 2.*
Continue the Policy as an "Ordinary Life" Contract.	Continue Policy as "Ordinary Life" Contract, for Increased Amount.
Continue the insurance as heretofore for \$10,000 by continuing the payment of premiums as heretofore, less a cash reduction of 40 per cent, thus reducing the annual premium to \$209.50 (including disability premium).	Continue the payment of the original premium, \$349.20 (including disability premium), and increase the insurance to \$15,060.00, payable at the maturity of the policy upon the death of the Insured.
OPTION 3.	OPTION 4.
Convert the Policy into a "Limited Payment Life" Contract.	Convert the Policy into an Endowment Contract.
Continue the payment of the original premium for thirteen years longer, when the policy will become fully "paid-up" for its face value, \$10,000, payable upon the death of the Insured.	Having made the policy "paid up," as provided for in Option 1, continue the payment of the original premium for nine additional years,† whereupon the policy will mature and its face value, \$10,000, will be paid to the Insured in cash.
	†Unless the policy should mature previously in consequence of death.

Note that written notice of the Option selected must be given to the Society at its Home Office not later than the date on which the premium due at the beginning of the sixth year of insurance is payable. Otherwise Option 3 will apply automatically.

If Option 1, 2 or 4 is selected, this policy must be properly released, and a new policy in accordance with the Option selected will be issued.

*Option 2 will only be granted subject to the production of evidence of insurability satisfactory to the Society for the increase in the amount of insurance.

The following provisions or clauses in this form are the same as in the preceding policy. "This Policy Shall Be Incontestable," "There Are No Restrictions," "Payment of Premiums," "Grace," "Annual Dividends," "Loans," "Total and Permanent Disability" except premium for this provision is \$7.30, and "Modes of Settlement at Maturity of Policy."

PREMIUMS.—This insurance is granted in consideration of the payment in advance of *Three Hundred and Forty-Nine and 20/100* Dollars, and of the payment *annually* thereafter of a like sum upon each *second* day of *January* subject to the Conversion and the Total and Permanent Disability privileges herein stated.

TABLE OF LOAN AND SURRENDER VALUES PER \$1,000 OF INSURANCE.

ON THE BASIS OF OPTION 3.

As this Policy is for—\$10,000—The Values will be—Ten Times—Those Stated Below.

	Cash and Loan Value for Each \$1,000 of Insurance.	Paid-Up Life Insurance for Each \$1,000 of Insurance.		Cash and Loan Value for Each \$1,000 of Insurance.	Paid-Up Life Insurance for Each \$1,000 of Insurance.
After policy has been in force.	The Loan Value is the Cash Value less interest to the premium anniversary date.	Granted automatically unless other settlement selected.	After policy has been in force.	The Loan Value is the Cash Value less interest to the premium anniversary date.	Granted automatically unless other settlement selected.
Years	\$ 54	\$137	15 Years	\$416	\$819
"	73	182	16 "	457	879
"	93	227	17 "	499	939
"	118	280	18 "	542	Paid-up.
"	144	337	19 "	554	
"	173	396	20 "	566	
"	204	457	21 "	578	
"	236	518	22 "	590	
"	269	578	23 "	602	
"	304	639	24 "	614	
"	340	699	25 "	626	
"	378	759	30 "	688	

These values are exclusive of dividend additions, and are for completed policy years. Due allowance will be made for any fractional premium paid beyond completed policy years.

The loan obtainable at the end of any given year may be secured during that year, if the premium for the entire year has been paid.

If there are any dividend additions to this policy, these values will be increased thereby. They will be reduced, if there is any indebtedness hereon.

Loan and surrender values for later years will be on the same basis, and will be furnished on request.

PROVISIONS RELATING TO THE FOREGOING TABLE.

OPTIONS ON SURRENDER OR LAPSE.—After three full years' premiums have been paid hereon, upon any subsequent default in the payment of any premium or instalment thereof, and within three months after such default, this policy may be surrendered by the Insured (or assignee, if any) who may elect either of the following options:

(a) To receive the Cash Surrender Value of this policy, the payment of which may be deferred by the Society for a period not exceeding ninety days after the receipt of the application therefor; or

(b) To purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this policy.

In the event of default in the payment of any premium or instalment thereof after this policy has been in force three full years, if the Insured (or assignee, if any) does not select either of said options within three months of such default, the policy shall become automatically paid up under Option (b).

If there be any indebtedness against this policy, the cash surrender value shall be reduced thereby.

BASIS OF COMPUTATION.—The Reserve for which funds are to be held upon this policy shall be computed upon the American Experience Table of Mortality with interest at three and one-half per cent by the net level premium method.

The values stated in the foregoing Table are mathematical equivalents and each is equal to the full Reserve at the end of the then current policy year, on the basis stated in the preceding paragraph, less a surrender charge of not more than two and one-half per cent of the face of this policy. After the twenty-fifth policy year the surrender charge is ten per cent of the present value of the future net premiums payable, the resulting cash and paid-up values being taken to the nearest dollar.

Executed, this *Second* day of *January*, 1916, at the Home Office of the Society in New York.

W. ALEXANDER,
Secretary.

W. A. DAY,
President

20-PAYMENT LIFE POLICY WITH ANNUAL DIVIDENDS.
 No. 99999. AGE 35 YEARS.
 AMOUNT \$10,000. PREMIUM \$351.80.

THE EQUITABLE LIFE INSURANCE COMPANY OF IOWA.

In Consideration of the application for this policy, a copy of which is hereto attached, and made a part of this contract, and the payment of *Three Hundred Fifty-one and 80/100* Dollars, on or before its delivery, and the payment thereafter of the annual premium of *Three Hundred Fifty-one and 80/100* Dollars, on or before the *5th* day of *May* in every year until *twenty* full years' premiums shall have been paid, or until the prior death of *John Doe*, herein called the insured, of *Des Moines*, in the County of *Polk*, State of *Iowa*, promises to pay, at its Home Office in the City of *Des Moines*, Iowa, to *Jane Doe*, wife of the insured, (designated as beneficiary with..... the right on the part of the insured to change the beneficiary as hereinafter provided) the sum of *Ten Thousand* Dollars together with any paid-up additions, upon the legal surrender of this policy, and upon receipt at its said office of due proofs of the death of the insured while this policy is in full force; any unpaid portion of the current year's premium and other indebtedness to the Company on account of this policy being first deducted therefrom.

CHANGE OF BENEFICIARY. If the right to change the beneficiary has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured may, at any time, subject to the rights of any assignee, designate a new beneficiary with or without reserving the right of revocation, by filing written notice thereof at the Home Office of the Company. Such change shall take effect only upon its endorsement on the policy by the Company, at its Home Office, and must be completed during the lifetime of the insured.

If more than one beneficiary shall survive the insured, their shares in the proceeds of the policy shall be considered as equal, unless otherwise directed by the insured. The interest of any beneficiary who dies before the insured shall vest in the insured, unless otherwise provided by endorsement on this policy at the direction of the insured.

The Reserve on this policy shall be based upon the American Experience Table of Mortality, with three and one-half per cent interest, and the full amount of such reserve, or the present value of any unpaid installments, shall be secured by deposits of interest bearing securities with the Insurance Department of the State of Iowa, as required by law.

This Policy is issued and accepted by all parties in interest with the express understanding that the contents of all of its pages form a part of this contract as fully as if recited over the signatures hereto affixed.

IN WITNESS WHEREOF, the Equitable Life Insurance Company of Iowa has, by its President or Vice-President, and Secretary, signed this contract, in the City of Des Moines, Iowa, this 5th of May, A. D., One Thousand Nine Hundred and Thirteen.

CHAS. A. SNYDER,
Secretary.

J. C. CUMMINS,
President.

PROVISIONS AND BENEFITS.

THE POLICY CONTRACT.—This policy, together with the application therefor, shall constitute the entire contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim thereunder, unless it is contained in the written application, a copy of which is endorsed upon, or attached to, the policy when issued. No Agent is authorized to make, modify, discharge contracts, or to waive forfeitures.

INCONTESTABILITY.—This policy shall be incontestable after one year from the date hereof, except for non-payment of premium.

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium actually paid would have purchased at the correct age and under the Company's rates at date of issue, unless the laws of the State in which this policy is delivered shall prescribe another method of settlement.

SUICIDE.—If, within one year, from the date hereof, the insured shall commit suicide, whether sane or insane, the liability of the Company shall be limited to the amount of cash premium paid on the policy.

RISKS NOT ASSUMED.—If, within one year, from the date hereof, the insured shall reside in any part of the Torrid Zone; or shall be personally engaged in the occupation of blasting; underground mining; submarine operations; aerial ascensions; handling electric wires or dynamos, where the voltage used is over 600; or as a fireman; or in ocean or lake navigation; or working upon railroad trains as engineer or fireman; or in switching or coupling cars; or as conductor or brakeman upon freight trains, or in the production or transportation of highly explosive substances; or the manufacture or sale of spirituous or malt liquors (except as druggist) or shall engage in the military or naval service in time of war, this policy shall become null and void, and all payments thereon shall be forfeited.

PAYMENT OF PREMIUMS.—All premiums after the first, are due and payable in advance at the Company's Home Office, but may be paid elsewhere to an authorized collecting agent in exchange for receipts signed by the President, Vice President, or Secretary and countersigned by such agent. Failure to pay any premium, or a note accepted therefor, when due and payable, shall cause this policy to cease and determine and, unless reinstated, all payments made thereon shall remain the property of the Company, except hereinafter provided. The mode of premium payments may be changed, on any anniversary of the policy, from Annual to Semi-Annual or Quarterly, or vice versa, at rates now in use; but payment of any premium shall not maintain the policy in force beyond the date on which the next payment is due.

GRACE IN PAYMENT.—A grace of thirty-one days, during which the policy shall remain in full force, will be allowed for the payment of any premium, after the first; and if death occurs within the thirty-one days of grace, the unpaid portion of the then current year's premium shall be deducted from the amount payable hereunder.

REINSTATEMENT.—This Policy, if not previously surrendered, may be reinstated at any time within five years after date of default in premium payment, upon furnishing evidence satisfactory to the Company of the insurability of the insured, together with the payment of all premium arrears, with interest at not to exceed six per cent per annum, and the payment or reinstatement of all indebtedness existing against the policy, at the time of such default, with accumulated interest at not to exceed six per cent per annum.

ASSIGNMENTS.—No assignment of this policy shall be binding upon the Company until the original or a duplicate thereof shall be filed at its Home Office; but in no case will the Company be responsible for the sufficiency or validity of any assignment. Any claim against the Company, arising under this policy, made by an assignee, shall be subject to satisfactory proof of interest, and to any indebtedness to the Company hereon.

DIVIDENDS AND HOW APPLIED.—Upon payment of the second annual premium, and annually thereafter, this policy shall, at the end of each year to which premiums have been fully paid, be credited with a dividend as apportioned by the Company from the surplus to policies of the same age and class.

Dividends, at the option of the owner of this policy, may be other—

- 1st. Applied to purchase paid-up additions to the policy, or,
- 2nd. Applied to the payment of any premium or premiums, or,
- 3rd. Paid in cash, or,
- 4th. Left to accumulate to the credit of the policy, with compound interest at the rate of not less than three and one-half per cent per annum, as determined by the Company, and payable at the maturity of the policy, but withdrawable at any time.

Unless the owner of this policy shall elect otherwise, within the month after any dividend is due, the dividend shall be paid in cash, or applied under such other automatic option as may be required by the laws of the State in which this policy is delivered. Apportionment of dividends, as above, shall include the allotted surplus arising from paid-up additions while this policy is kept in full force, but not otherwise. Paid-up additions may be surrendered for their net value at any time.

PAID-UP AND ENDOWMENT OPTIONS.—On written request and return of this policy for endorsement, any existing dividend additions hereon may, upon proper release, be used to convert this policy into a fully paid-up participating policy for its face amount, when the reserve on this policy and on such dividend additions equals the net single premium at the attained age of the insured, on the reserve basis of this policy) for such a fully paid-up policy of the same kind and amount. Any indebtedness to the Company, existing against this policy, will continue as a lien against the paid-up policy. When the reserve on this policy, and any existing dividend additions, equals the face amount of this policy, the Company will, upon due surrender of this policy and release of such dividend additions, pay the face amount of this policy, less any existing indebtedness to the Company thereon.

PRIVILEGE TO CHANGE TO OTHER FORMS.—At any time, upon legal surrender while in full force, this policy may be exchanged, without medical re-examination, for a participating policy of the same amount, bearing the same date and based upon the same rate, on any plan (except the Continuous Monthly Income) now issued by the Company at a higher premium rate. The payment to the Company for such exchange shall be the difference between the premiums paid on this policy and those required for the new policy, at the Company's present rate, with compound interest at not to exceed six per cent per annum, and with adjustment of corresponding dividends.

OPTIONS OF SETTLEMENT.

Whenever this policy becomes due and payable either by maturity, surrender, or the death of the insured, and there be no existing assignment, the insured, or the beneficiary after the death of the insured, in case the insured shall not have otherwise directed, may, by written notice to the Company and due surrender of this policy at its Home Office, elect to have the net proceeds of this policy paid in cash in one sum, or applied in one or more of the methods described in the following options, provided the amount to be applied under any one of such options is not less than \$1,000.

GUARANTEED INCOME.—1.—The payment of interest at the rate of three per cent of the amount left with the Company as a principal sum, payable at the end of each year during the lifetime of the payee, and the payment, upon the death of the payee, of said principal sum together with any accrued interest for the then current year, unless otherwise directed in said notice, to the payee, executors, administrators or assigns.

LIMITED INSTALLMENTS.—2.—The payment of a specified number of equal annual installments, the first being payable immediately, and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B" herein set forth for each \$1,000 to be applied under this option, corresponding with the number of installments so to be paid.

CONTINUOUS INSTALLMENTS.—3.—The payment of equal annual installments for 10, 15, 20 or 25 years certain, and continued thereafter so long as the payee shall live, the first installment being payable immediately, and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B," herein set forth for each \$1,000 to be applied under this option, corresponding with the attained age of the payee when this policy becomes payable, and the specified number of years certain.

PARTICIPATING SUPPLEMENTARY CONTRACT ISSUED.—A supplementary contract shall be issued for each option elected, which shall provide that the Guaranteed Income under Option 1; and the installments under Option 2, or for the specified number of years certain under Option 3, on each anniversary after the payment of the first installment; shall be increased by such annual dividends as may be apportioned by the Company.

SURRENDER OF SUPPLEMENTARY CONTRACT.—Any installments payable for the specified years certain under Options 2 or 3, remaining unpaid at the death of the payee, shall, on due surrender of the supplementary contract, be commuted at the rate of three per centum per annum compound interest and paid in one sum to the executors, administrators or assigns of such payee, unless otherwise provided by the insured in the written notice of direction for settlement.

Unless otherwise specified in said notice, the payee may, at any time, surrender any contract issued under Option 1, and withdraw the principal sum and accrued interest thereon; and may, at any time, surrender any contract issued under Option 2 and receive the commuted value of the installments yet to be paid, computed upon the basis above specified. A contract issued under Option 3 cannot be surrendered for a commuted value except after the death of the payee, occurring within the specified years certain, as above required.

TABLE B.

Installments for each thousand dollars of net proceeds to be applied.

Under Option 2

No. yrs. certain	Amount of Annual Installments	Amount of Annual Installments
5	\$211 99	\$ 87 78
6	179 23	85 96
7	155 83	83 98
8	138 30	80 91
9	124 89	59 04
10	113 81	57 82
11	104 92	55 76

Under Option 1. CONTINUOUS INSTALLMENTS

Age of Payee	Amount of Annual Installm'ts				Attained Age of Payee	Amount of Annual Installm'ts			
	10 years Certain	15 years Certain	20 years Certain	25 years Certain		10 years Certain	15 years Certain	20 years Certain	25 years Certain
40 62	\$40 62	\$40 12	\$39 52	\$38 88	41	\$53 60	\$52 26	\$50 55	\$48 58
40 81	40 81	40 30	39 70	38 05	42	54 44	53 01	51 17	49 00
41 01	40 60	40 50	39 89	39 22	43	55 34	53 79	51 80	49 47
41 23	40 70	40 08	40 08	39 41	44	56 28	54 61	52 48	49 94
41 45	40 91	40 28	40 28	39 60	45	57 27	55 48	53 12	50 41
41 68	41 14	40 49	40 49	39 80	46	58 32	56 34	53 80	50 88
41 91	41 37	40 71	40 71	40 01	47	59 42	57 28	54 50	51 32
42 17	41 61	40 94	40 94	40 22	48	60 58	58 22	55 19	51 76
42 43	41 86	41 18	41 18	40 44	49	61 80	59 20	55 89	52 18
42 70	42 12	41 43	41 43	40 68	50	62 11	60 22	56 60	52 59
42 99	42 39	41 69	41 69	40 98	51	64 44	61 26	57 30	52 98
43 29	42 68	41 96	41 96	41 17	52	65 85	63 32	57 98	53 35
43 60	42 98	42 24	42 24	41 43	53	67 32	63 41	58 66	53 69
43 93	43 29	42 53	42 53	41 70	54	68 87	64 52	59 33	54 01
44 27	43 62	42 84	42 84	41 98	55	70 47	65 64	59 97	54 30
44 63	43 96	43 16	43 16	42 28	56	72 15	66 76	60 68	54 58
45 01	44 32	43 49	43 49	42 58	57	73 89	67 89	61 17	54 79
45 40	44 69	43 84	43 84	42 90	58	75 69	69 01	61 73	55 00
45 81	45 09	44 21	44 21	43 23	59	77 55	70 12	62 24	55 17
46 25	45 50	44 59	44 59	43 57	60	79 46	71 20	62 71	55 32
46 70	45 93	44 99	44 99	43 92	61	81 43	72 26	63 15	55 44
47 19	46 38	45 39	45 39	44 29	62	83 42	73 29	63 54	55 54
47 69	46 85	45 83	45 83	44 68	63	85 46	74 27	63 89	55 61
48 22	47 34	46 27	46 27	45 08	64	87 51	75 21	64 19	55 67
48 77	47 86	46 74	46 74	45 45	65	89 57	76 09	64 45	55 71
49 36	48 41	47 23	47 23	45 86	66	91 63	76 91	64 67	Ages
49 98	48 98	47 73	47 73	46 29	67	93 67	77 66	64 85	66
50 63	49 57	48 21	48 21	46 72	68	95 68	78 35	64 99	and
51 31	50 20	48 80	48 80	47 16	69	97 67	78 96	65 08	over
52 03	50 85	49 36	49 36	47 61	70	99 68	79 49	65 16	same
52 80	51 54	49 95	49 95	48 07	and over				as 65

If so requested in the written notice of election, settlement under any of the above options will be made in semi-annual, quarterly or monthly installments of the same aggregate annual amount, provided the amount of each installment will be, at least \$100 dollars.

NON-FORFEITURE, LOAN AND CASH SURRENDER PROVISIONS.

AUTOMATIC PAID-UP INSURANCE.—1st—If, after the payment of premiums for three or more full years, default is made in the payment of a subsequent premium, this policy shall, upon such default, without action on the part of the insured, continue as a reduced, paid-up non-participating policy for the amount set forth in Table "A" below, together with any outstanding paid-up additions or,

EXTENDED INSURANCE.—2nd.—Upon written application of the insured and assigns, if any, and the presentation of this policy to the Home Office for endorsement, within three months after the date of such default, the Company will continue the full amount of this policy as non-participating, extended term insurance for the term stated in Table "A" below counting from the date of default in premium payment. Any outstanding paid-up additions shall remain in force, unless surrendered for cash.

Any existing indebtedness to the Company, on account of this policy, if not paid, will reduce the amount of paid-up or extended insurance in the ratio of such indebtedness to the cash value of this policy at the time of default in premium payment as shown in Table "A."

CASH SURRENDER.—3rd—Upon request of the insured and assigns, if any, and the legal release and surrender of this policy, to its Home Office, at the end of the third or any subsequent policy year, or within the thirty-one days' grace provided herein, premiums having been paid in full to the end of such year, the Company will pay in cash, to the legal owner hereof, the amount stated in Table "A" below, together with the value of any existing dividend additions, and less any existing indebtedness to the Company on account of this policy. Payment of such cash surrender value may, in case of necessity, be deferred by the Company for not exceeding six months after application therefor is made.

POLICY LOANS.—4th.—After the payment of premiums for three or more full years, there being no default in any premium payment, the Company will, at any time, loan on proper assignment and deposit of this policy, and on the sole security thereof, at a rate not to exceed six per cent. per annum interest, (which interest, not paid annually, shall be added to the principal and bear the same rate of interest) a sum equal to, or, at the option of the owner of this policy, less than, the amount stated in Table "A" below, together with the value of any existing dividend additions; deduct therefrom interest in advance to the end of the current policy year and all existing indebtedness to the Company hereon. Failure to repay any policy loan and interest shall not void this policy, unless the total indebtedness thereon shall equal or exceed the cash value hereunder, in which case the policy shall immediately cease and become void; but such termination shall not take effect until one month after notice shall have been mailed by the Company to the last known address of the insured and assigns, if any, on record at the Home Office. Such loan may, in case of necessity, be deferred by the Company for not exceeding six months after application therefor is made. The whole or part of a loan may be repaid at any time while the policy is in force.

In case this policy shall, according to its terms, become a reduced, paid-up, non-participating policy, its cash and loan value shall be the full reserve, less not to exceed one and one-half per cent of the amount insured thereunder.

TABLE "A."

The following table shows the values guaranteed under this policy, upon the assumption that premiums have been fully paid in cash for the completed years stated, except, that outstanding dividend additions, if any, will increase, and any existing indebtedness to the Company, on account of this policy, will diminish said values, in the manner above stated. Values for intermediate periods, after the third year, will be proportionately adjusted.

At End of	In Case of Lapse of Policy			Loan or Cash Value	At End of	In Case of Lapse of Policy			Loan or Cash Value
	1st. Automatic Paid up Insurance	Or, 2nd, Extended Insurance on Application with- in three months.				1st. Automatic Paid up Insurance	Or, 2nd, Extended Insurance on Application with- in three months.		
		Years	Days				Years	Days	
1st year	\$1160	5	115	\$ 450	13th year	\$ 6530	23	117	\$3180
2nd year	1730	8	30	690	14th year	7030	24	91	3500
3rd year	2300	10	286	940	15th year	7540	25	71	3840
4th year	2860	13	97	1200	16th year	8030	26	55	4170
5th year	3390	15	130	1450	17th year	8510	27	98	4520
6th year	3930	17	62	1710	18th year	9010	28	248	4890
7th year	4450	18	269	1980	19th year	9500	30	286	5260
8th year	4970	20	35	2270	20th year	10000	Full	Paid	5660
9th year	5490	21	104	2560	25th year				6260
10th year	6010	22	127	2860	30th year				6880

The values stated in the above table, at the end of each policy year, are mathematical equivalents, and are based on the full reserve on this policy, less a surrender charge which does not exceed one and one-half per cent of the amount insured by this policy, and decreases annually until the fourteenth year, after which there is no surrender charge. Values for other and later years will be furnished upon request.

Note.—While any owner of this policy (either as beneficiary or by assignment) is a minor, no loan can be made by the Company except for the purpose of paying current premiums; and before the cash surrender value can be paid, the interest of such minor must be released by a duly appointed legal guardian.

APPLICATION.

I hereby agree that, if within one year from the date of any policy issued hereon, I shall reside in any part of the Torrid Zone, or shall personally engage in the occupation of blasting; underground mining; submarine operations; aerial ascensions; handling electric wires or dynamos where the voltage used is over 600; or as fireman; or in ocean or lake navigation; or working upon railroad trains as engineer or fireman; or in switching or coupling cars, or as conductor or brakeman upon freight trains; or in the production or transportation of highly explosive substances; or in the manufacture or sale of spirituous or malt liquors (except as druggist); or shall engage in the Military or Naval service in time of war, any policy issued hereon shall become null and void and all payments made thereon be forfeited to said Company.

I further agree that if within the said one year I shall commit suicide, whether sane or insane, the liability of the Company under any policy issued hereon shall be limited to the amount of cash premiums paid on the policy.

I also agree that the insurance hereby applied for shall not be in force until the approval of this application by the Company at its Home Office; but if the first premium required thereon shall not have been paid to the Company or its agent before such approval, the policy issued hereon shall not take effect until it is delivered and the premium actually paid while I am in good health.

I hereby declare the foregoing statements and representations together with those I shall make to the Company's Medical Examiner in continuation of this application, to be true without evasion or concealment.

MEDICAL EXAMINER'S FORM.

I hereby declare that all the statements and answers to the above questions are complete and true, and I agree that they shall form a part of the contract of insurance applied for, and I expressly waive on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me or who may hereafter attend or examine me, from disclosing any knowledge or information which I thereby acquired.

SELECT ORDINARY LIFE POLICY NON-PARTICIPATING.

No. 99999.

AGE, 35 YEARS.

AMOUNT \$10,000.

PREMIUM \$200.90.

THE EQUITABLE LIFE INSURANCE COMPANY OF IOWA.

In Consideration of the application for this policy, a copy of which is hereto attached, and made a part of this contract, and payment of *Two Hundred and 90/100* Dollars, on or before delivery, and the payment thereafter of the annual premium *Two Hundred and 90/100* Dollars, on or before the *first* day of *January* in every year until the death of *John Doe*, herein named the insured, of *Des Moines*, in the County of *Polk*, State of *Iowa*, promises to pay, at its Home Office in the City of *Des Moines*, Iowa, to *Mary Doe*, wife of the insured, (designated as beneficiary with.....the right on the part of the insured to designate the beneficiary as hereinafter provided) the sum of *Ten Thousand* Dollars, upon the legal surrender of this policy, and receipt at its said office of due proofs of the death of the insured while this policy is in full force; any unpaid portion of current year's premium and other indebtedness to the Company on account of this policy being first deducted therefrom.

The following provisions or clauses in this form are the same as in the preceding policy: "Change of Beneficiary," "Termination," "This Policy," "The Policy Contract," "Incontestability," "Misstatement of Age," "Suicide," "Risks Not Assumed," "Waiver of Premiums," "Grace," "Reinstatement" and "Assignments."

IN WITNESS WHEREOF, the Equitable Life Insurance Company of Iowa has caused this contract to be signed by its President or Vice-President, and attested by its Secretary or Actuary, at its Home Office in the City of Des Moines, Iowa, this *1st* day of *January*, A. D. One Thousand Nine Hundred and *Fifteen*.

CHAS. A. SNYDER,

J. C. CUMMINS,

Actuary-Secretary.

President.

PROVISIONS AND BENEFITS.

PRIVILEGE TO CHANGE TO OTHER FORMS.—At any time, upon surrender while in full force, this policy may be exchanged, without medical re-examination, for a non-participating policy of same amount, bearing the same date and based upon the same rate on any plan now issued by the Company at a higher premium. The payment to the Company for such exchange shall be the

difference between the premiums paid on this policy and those required for the new policy, at the Company's present rate, with compound interest at not to exceed six per cent per annum.

OPTIONS OF SETTLEMENT.

Whenever this policy becomes due and payable either by maturity, surrender, or the death of the insured, and there be no existing assignment, the insured, or the beneficiary after the death of the insured, in case the insured shall not have otherwise directed, may, by written notice to the Company and due surrender of this policy at its Home Office, elect to have the net proceeds of this policy paid in cash in one sum, or applied in one or more of the methods described in the following options, provided the amount to be applied under any one of such options is not less than \$1,000.

GUARANTEED INCOME.—1. The payment of interest at the rate of three and one-half per cent of the amount left with the Company as a principal sum, payable at the end of each year during the lifetime of the payee, and the payment upon the death of the payee of said principal sum, together with any accrued interest for the then current year, unless otherwise directed in said notice, to the payee's executors, administrators or assigns.

LIMITED INSTALLMENTS.—2. The payment of a specified number of equal annual installments, the first being payable immediately and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B" herein set forth for each \$1,000 to be applied under this option, corresponding with the number of installments to be paid.

CONTINUOUS INSTALLMENTS.—3. The payment of equal annual installments for 10, 15, 20 or 25 years certain, and continued thereafter so long as the payee shall live, the first installment being payable immediately, and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B," herein set forth for each \$1,000 to be applied under this option, corresponding with the attained age of payee when this policy becomes payable, and the specified number of years certain.

ISSUE AND SURRENDER OF SUPPLEMENTARY CONTRACT.—A supplementary non-participating contract shall be issued for each option elected. Any installments payable for the specified years certain under Options 2 or 3, remaining unpaid at the death of the payee shall, on due surrender of the supplementary contract, be commuted at the rate of three and one-half per cent per annum compound interest and paid in one sum to the executors, administrators or assigns of such payee, unless otherwise provided by the insured in the written notice of direction for settlement.

Unless otherwise specified in said notice, the payee may at any time, surrender any contract issued under Option 1, and withdraw the principal sum and accrued interest thereon; and may at any time, surrender any contract issued under Option 2 and receive the commuted value of the installments yet to be paid, computed upon the basis above specified. A contract issued under Option 3 cannot be surrendered for a commuted value except after the death of the payee, occurring within the specified years certain, as above required.

TABLE B.—Installments for each thousand dollars of net proceeds to be applied.

Under Option 2

Yrs. certain	Amount of Annual Installments	No. yrs. certain	Amount of Annual Installments	No. yrs. certain	Amount of Annual Installments
5	\$214 00	12	\$99 98	19	70 48
6	181 32	13	93 78	20	67 98
7	158 01	14	88 48	21	65 73
8	140 56	15	83 89	22	63 70
9	127 00	16	79 88	23	61 85
10	116 18	17	76 38	24	60 17
11	107 34	18	73 26	25	58 62

Under Option 3. CONTINUOUS INSTALLMENTS

Amount of Annual Installments				Attained Age of Payee	Amount of Annual Installments			
10 years Certain	15 years Certain	20 years Certain	25 years Certain		10 years Certain	15 years Certain	20 years Certain	25 years Certain
\$40 91	\$40 72	\$40 50	\$40 25	41	\$54 11	\$53 30	\$52 16	\$50 69
41 11	40 92	40 69	40 43	42	54 97	54 08	52 82	51 20
41 31	41 12	40 88	40 62	43	55 88	54 89	53 50	51 71
41 53	41 33	41 09	40 82	44	56 85	55 75	54 20	52 22
41 75	41 55	41 30	41 02	45	57 86	56 63	54 91	52 73
41 98	41 78	41 52	41 24	46	58 93	57 56	55 64	53 23
42 23	42 01	41 75	41 46	47	60 05	58 52	56 37	53 73
42 48	42 26	41 99	41 69	48	61 24	59 51	57 12	54 21
42 75	42 52	42 24	41 93	49	62 49	60 54	57 88	54 68
43 03	42 79	42 50	42 18	50	63 80	61 00	58 68	55 13
43 32	43 07	42 78	42 44	51	65 18	62 69	59 38	55 56
43 62	43 37	43 06	42 71	52	66 62	63 81	60 12	56 96
43 94	43 68	43 36	42 99	53	68 14	64 96	60 85	58 34
44 27	44 00	43 67	43 28	54	69 71	66 11	61 56	58 69
44 62	44 34	43 99	43 58	55	71 36	67 29	62 25	57 01
44 98	44 69	44 33	43 90	56	73 08	68 47	62 92	57 30
45 36	45 06	44 68	44 23	57	74 87	69 66	63 55	57 56
45 77	45 45	45 05	44 57	58	76 72	70 84	64 14	57 78
46 19	45 86	45 43	44 93	59	78 63	72 00	64 70	57 98
46 63	46 28	45 84	45 29	60	80 59	73 15	65 22	58 14
47 09	46 73	46 25	45 68	61	82 62	74 27	65 69	58 27
47 58	47 19	46 69	46 07	62	84 68	75 36	66 12	58 38
48 09	47 68	47 15	46 48	63	86 77	76 40	66 49	58 46
48 63	48 20	47 62	46 90	64	88 89	77 39	66 82	58 53
49 20	48 73	48 11	47 33	65	91 02	78 32	67 10	58 57
49 79	49 30	48 63	47 78	66	93 15	79 19	67 34	Ages 66 and over same as 65
50 42	49 89	49 17	48 24	67	95 25	79 98	67 53	
51 09	50 51	49 72	48 71	68	97 35	80 72	67 68	
51 78	51 16	50 30	49 20	69	99 38	81 36	67 79	
52 51	51 84	50 90	49 68	70	101 37	81 93	67 86	
53 29	52 55	51 52	50 18	and over				

If so requested in the written notice of election, settlement under any of the above options will be made in semi-annual, quarterly or monthly installments of the same aggregate annual amount, and the amount of each installment will be at least ten dollars.

NON-FORFEITURE, LOAN AND CASH SURRENDER PROVISIONS.

AUTOMATIC PAID-UP INSURANCE.—First. If, after the payment of premiums for three or more full years, default is made in payment of a subsequent premium, this policy shall, upon such fault, without action on the part of the insured, continue as a reduced, paid-up non-participating policy for the amount set forth in Table "A" below; or,

EXTENDED INSURANCE.—Second. Upon written application by the insured and assigns, if any, and the presentation of this policy at the Home Office for endorsement, within three months after date of such default, the Company will continue the full amount of this policy as non-participating, extended term insurance for the term stated in Table "A" below, counting from the date of default in premium payment.

Any existing indebtedness to the Company, on account of this policy, if not paid, will reduce the amount of paid-up or extended insurance in the ratio of such indebtedness to the cash value of this policy at the time of default in premium payment as shown in Table "A."

CASH SURRENDER.—Third. Upon request of the insured and assigns, if any, and the legal release and surrender of this policy at its Home Office, at the end of the third or any subsequent policy year, or within the thirty-one days' grace provided herein, premiums having been paid in full to the end of such year, the Company will pay in cash, to the legal owner hereof, the amount stated in Table "A" below, less any existing indebtedness to the Company on account of this policy. Payment of such cash surrender value may, in case of necessity, be deferred by the Company for not exceeding six months after application therefor is made.

POLICY LOANS.—Fourth. After the payment of premiums for three or more full years, there being no default in any premium payment, the Company will, at any time, loan, on proper assignment and deposit of this policy, and on the sole security thereof, at not exceeding six per cent per annum interest, (which interest, if not paid annually, shall be added to the principal and bear the same rate of interest) a sum equal to, or, at the option of the owner of this policy, less than, the amount stated in Table "A" below, deducted therefrom interest in advance to the end of the current policy year and all existing indebtedness to the Company hereon. Failure to repay any policy loan and interest shall not void this policy, unless the total indebtedness thereon shall equal or exceed the cash value hereunder, in which case the policy shall immediately cease to be in force and become void; but such termination shall not take effect until one month after notice shall have been mailed by the Company to the last known address of the insured and assigns, if any, on record at the Home Office. Such loan may, in case of necessity, be deferred by the Company for not exceeding six months after the application therefor is made. The whole or part of a loan may be repaid at any time while the policy is in force.

In case this policy shall, according to its terms, become a reduced, paid-up, non-participating policy, its cash and loan value shall be the full reserve, less not to exceed one and one-half per cent of the amount insured thereunder.

The following table shows the values guaranteed under this policy, upon the assumption that premiums have been fully paid in cash for the completed years stated, except that any existing indebtedness to the Company, on account of this policy, will diminish said values, in the manner above stated. Values for intermediate periods, after the third year, will be proportionately adjusted.

TABLE A.

At End of	In Case of Lapse of Policy			Loan or Cash Value	At End of	In Case of Lapse of Policy			Loan or Cash Value
	1st Automatic Paid-up Insurance	Or, 2nd, Extend- ed Insurance on Application with- in three months				1st Automatic Paid-up Insurance	Or, 2nd, Extend- ed Insurance on Application with- in three Months		
		Years	Days				Years	Days	
1st year	\$ 540	2	147	\$ 210	13th year	\$3750	14	89	\$1820
2nd year	900	4	23	360	14th year	4030	14	256	2000
3rd year	1260	5	267	510	15th year	4300	15	23	2190
4th year	1610	7	129	670	16th year	4550	15	101	2360
5th year	1930	8	281	820	17th year	4800	15	154	2540
6th year	2240	10	18	980	18th year	5030	15	184	2730
7th year	2560	11	66	1140	19th year	5260	15	194	2910
8th year	2860	12	57	1300	20th year	5480	15	187	3110
9th year	3160	12	360	1470	25th year	6490	14	320	4070
10th year	3460	13	247	1640	30th year	7330	13	261	5040

The values stated in the above table, at the end of each policy are mathematical equivalents, and are based on the full value on this policy, less a surrender charge which does not exceed one-half per cent of the amount insured by this policy, and increases annually until the fourteenth year, after which there is no surrender charge. Values for other and later years will be furnished upon request.

Note—While any owner of this policy (either as beneficiary or assignment) is a minor, no loan can be made by the Company for the purpose of paying current premiums; and before the surrender value can be paid, the interest of such minor must be used by a duly appointed legal guardian.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999.

AGE 3

AMOUNT \$10,000.

PREMIUM, \$362.2

Incorporated under the Laws of Illinois.

FEDERAL LIFE INSURANCE COMPANY, CHICAGO.

"Strong and Progressive."

HEREBY INSURES the life of *John Blank* (hereinafter known as the Insured) and agrees to pay *Ten Thousand Dollars*, *Mary Blank, his wife, if living, otherwise to the Insured's executors, administrators or assigns*, upon receipt at its Home Office in the City of Chicago, Illinois, of due proof of the death of the said Insured, and interest of claimant, this policy being then in force.

This policy is issued with the express understanding that the Insured may, provided that it has not been assigned, change the beneficiary or beneficiaries at any time during the continuance hereof by filing with the Company a written request, duly acknowledged, accompanied by this policy, such change to take place upon the endorsement of the same hereon by the Company. Without the consent of the beneficiary the Insured may receive every benefit, exercise every right and enjoy every privilege conferred on him by this policy.

OPTIONS OF SETTLEMENT AT END OF TWENTY YEARS.

FIRST.—Surrender this policy and receive \$5,661.50 plus any dividends then due and unpaid.

SECOND.—Surrender this policy and receive in lieu thereof paid-up life policy for \$10,000 and receive any dividends then due and unpaid in cash.

THIRD.—Surrender this policy and receive in lieu thereof annual income of \$440 for life, and receive any dividends then due and unpaid in cash.

This policy contains all the standard provisions required by the laws of *Illinois* and contains no provisions prohibited by such laws.

OPTIONS AND PROVISIONS.

PREMIUMS—WHEN AND WHERE PAYABLE.—All premiums, after the first, are due and payable at the Home Office of the Company in the City of Chicago or to suitable persons authorized to receive such premiums, at other places on or before the due dates, but only on the production of the Company's receipt therefor, signed by its Secretary or Assistant Secretary and countersigned by the authorized person to whom the payment is made. Although this contract is based on the receipt of premiums annually in advance, the renewal premiums may be paid in semi-annual or quarterly installments, in advance, the amount of which will be named by the Company on application. If any premium or part of premium shall not be paid when due or within the period of grace, this policy shall become void, except as otherwise herein provided, without notice to any person interested.

In any settlement of this policy or of any benefit hereunder by indebtedness hereon will be first deducted including, in the case of a death claim, any unpaid balance of premium for the current policy year.

INCONTESTABILITY.—This policy shall be incontestable after two years from the date of issue except for non-payment of any premium and except for violation of its conditions in regard to military or naval service in time of war, provided, however, that if the age was misstated in the application, then the Company shall be liable for such an amount as the premium paid would have purchased at the correct age.

The Insured may serve in the militia in time of peace or for the purpose of preserving order in case of riot. Before engaging in military or naval service in time of war a written permit must be obtained by the Insured from the Company. Upon written request and payment of the extra premium charged therefor a written permit will be granted for military or naval service in time of war.

In case of the death of the Insured while engaged in military or naval service in time of war without such written permit having been obtained, the liability of the Company under this policy shall be limited to the reserve thereon at the time of the death of the Insured.

Should death occur as the result of any illegal act or from suicide, sane or insane, intentional or unintentional within two years from the date hereof, the liability of the Company shall be limited to the premiums actually paid hereon.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month (not more than thirty days) *without interest* will be allowed for the payment of any premium hereon except the first, and during such time this policy will continue in full force and effect.

AUTOMATICALLY NON-FORFEITABLE.—If any premium hereon shall not be paid when due or within the period of grace, prior request therefor having been made by the Insured, the Company shall charge the same as a loan with interest at six per centum per

annum against this policy, if the loan value specified on the this page herein be sufficient to cover such loan in addition to the existing indebtedness and accrued interest, otherwise the Company shall apply the available loan value to pay the premium for a proportionate period, and at any time while this policy is thus sustained in force the payment of premiums may be resumed without medical examination. This provision may be revoked by the Insured in writing at any time prior to default in premium payment.

DIVIDENDS.—This policy shall participate in the surplus of the Company and the proportion of surplus to which it may be entitled shall be provisionally calculated to the end of the third year and annually thereafter and dividends shall be apportioned therefrom the end of *three years* and *annually* thereafter and at the request of the Insured may be used in any one of the following ways, viz:

1. Applied to the payment of any premium or premiums,
2. To purchase paid-up insurance payable at the same time and on the same conditions as this policy upon satisfactory evidence of good health, or
3. Left to accumulate to the credit of this policy with interest compounded annually at three and one-half per centum payable at the maturity of this policy but withdrawable at any time in cash upon thirty days' written notice to the Company, or
4. Received in cash.

In case no option is selected by the Insured the dividend shall be paid in cash.

PREMIUMS MAY BE PAID UP WITH SURPLUS.—Whenever at the end of any policy year, the surplus apportioned as herein provided is sufficient to prepay all premiums, no further premiums will be required.

SURPLUS TO BE PAID IN EVENT OF DEATH.—In event of the death of the Insured all surplus which has been apportioned as herein provided, and not withdrawn or applied, will be paid to the beneficiary in addition to the sum insured.

REINSTATEMENT.—At any time after any default, this policy will be reinstated upon written application therefor, subject to evidence of insurability satisfactory to the Company and also subject to any indebtedness existing against the policy at the date of default with interest thereon and the payment of past due premium with interest thereon at six per centum per annum.

ASSIGNMENT OF POLICY.—Any assignment hereof must be made in duplicate on blanks furnished by the Company. Both duplicates with the policy, must be sent to the Home Office, one to be there filed, the other attached to the policy, after which the policy will be returned. The claim of any assignee shall be subject to proof of interest, the Company assuming no responsibility for the validity of any assignment.

POLICY AND APPLICATION THE ENTIRE CONTRACT.—This policy and the application therefor taken together constitute the entire contract which cannot be varied nor any of its terms waived except

in writing endorsed hereon and signed by the President or Secretary of the Company at its Home Office, Chicago. The statements of the Insured, in the absence of fraud, shall be deemed representations and not warranties, and no such statements shall void the contract unless contained in said application.

No agent has authority to waive, modify or change any of the terms hereof or to deliver any policy contrary to its provisions or the agreements contained in the application herefor.

NON-FORFEITURE OPTIONS.—Upon default in the payment of any premium after three full years' premiums shall have been paid in cash and while this policy is in force the reserve value at date of default, computed according to the American Experience Table of Mortality with interest at three and one-half per centum less a deduction in no case exceeding one per cent of the amount of the insurance hereunder and decreasing $1/10$ of such deduction annually until the thirteenth year, after which there will be no such deduction), may be used at the option of the Insured in any one of the following ways (all of equal value) as set forth in the following table, provided there be no indebtedness against this policy.

OPTION 1.—Received in cash upon surrender of this policy before the expiration of the days of grace. (Column 1.)

OPTION 2.—Applied to the purchase of paid-up non-participating insurance on written request and the surrender of this policy before the expiration of the days of grace. (Column 2.)

OPTION 3.—Applied to the extension of this policy for its face amount as non-participating term insurance from the date to which premiums have been paid in cash without any further payments, and without the right to loans or cash surrender values. (Column 3.)

If no request has been made by the Insured for the extension of this policy under the automatic non-forfeiture provisions thereof and if no option has been exercised by the Insured during the days of grace, this policy will be continued under Option 3.

CASH LOANS.—At any time after premiums for three years shall have been paid hereon, and while this policy is in full force, upon proper assignment thereof and execution of proper loan agreement by the Insured on forms furnished by the Company, the Company will loan on the sole security thereof with interest at six per centum annum payable in advance to the end of the current policy year, the whole or any part of the loan value of the policy, as hereinbefore set forth in Column 1, table below; provided that from such loan the Company will deduct any indebtedness hereon and any unpaid portion of the premium for the current policy year. Failure to repay any such loan or interest thereon shall not render this policy void unless the total indebtedness hereon shall equal or exceed the loan value at the time of such failure, nor until one month (not less than thirty days) after notice shall have been mailed by the Company to the last known address of the Insured or of the assignee, if any.

TABLE OF GUARANTEED VALUES.

After Pre- miums are Paid for	Column 1 Cash or Loan Values	Column 2 Insurance Paid Up for Life	Column 3 Full amount of this Policy Extended	
			Years	Days
3	\$328 00	\$ 830	3	266
4	564 10	1390	6	163
5	808 80	1980	9	61
6	1062 00	2530	11	268
7	1324 40	3090	14	14
8	1596 30	3660	16	20
9	1877 90	4210	17	290
10	2169 60	4760	19	109
11	2471 80	5300	20	225
12	2784 70	5840	21	286
13	3108 90	6390	22	309
14	3434 60	6890	23	288
15	3772 20	7410	24	267
16	4122 30	7930	25	277
17	4485 40	8460	26	340
18	4862 40	8960	28	150
19	5254 00	9470	30	216
20 Years	5661 50	10000	For	Life

The guaranteed values in the above table will be increased by the equivalent of the full reserve on any dividend addition hereon.

The values for the years not specified in the table will be equivalent of the full reserve according to the above standard and will be furnished the Insured upon written request, this policy being then in force. Should there be any indebtedness hereon to the Company, the same will be deducted from the cash value and the amount of extended or paid-up insurance will be such as the reduced cash value will purchase at the net single premium rate. When the amount of extended insurance is so determined the time of extension shall be the same as if there were no indebtedness.

If the premiums on this policy be paid in quarterly or semi-annual installments, due allowance will be made in computing benefits for that portion of a year's premium paid in addition to the number of years' premiums paid.

INSTALLMENT BENEFITS.—Without change of premium this policy, if not assigned, may be made payable in installments of a definite number or in continuous installments, as provided in the table on the following page.

MONTHLY INSTALLMENT PROVISION.—By request of the Insured in writing the proceeds of this policy payable as a death benefit may be made in 240 installments of \$5.75 each for each \$1,000 payable hereunder, the first one payable immediately upon receipt of due proofs of the death of the said Insured and one each on the first day of each succeeding month until 240 such installments shall have been paid. In case the beneficiary at the time of the death of the said Insured hereunder shall not live to receive all of the said installments the remaining installments shall be commuted on the basis of three and one-half (3½) per centum compound interest and paid in one sum to the estate of the said beneficiary.

This policy being for \$10,000 the monthly installments so payable hereunder would be \$57.50 each.

THIS POLICY is issued in consideration of the application therefor, a copy of which is hereto attached and made a part hereof and in consideration of the payment of *Three Hundred Sixty-Two 20/100* Dollars, payable in advance, and in further consideration of the payment of a like amount on the *seventeenth* day of *February* in each and every year for nineteen years, or until the prior death

of the Insured. The first year's insurance under this policy is term insurance.

FREEDOM OF TRAVEL AND RESIDENCE.—This policy is absolutely free from restrictions as to residence, travel or place of death.

In Witness Whereof, THE FEDERAL LIFE INSURANCE COMPANY has caused this policy to be executed by its President and Secretary, at Chicago, Illinois, this *seventeenth* day of *February*, A. D. 1916.

ISAAC MILLER HAMILTON,

W. E. BRIMSTIN, *Secretary*.

President.

this policy is not below. And either, as shown

the policy will be

due proceeds installments can to the beneficiary.

amount of each of the insured. the estate of the sufficient number

of installments to make twenty in all; and when so paid this policy shall be surrendered to the Company and be deemed satisfied in full.

RECAP No. 6. In annual installments to continue during the entire lifetime of the beneficiary, the amount of each installment to be as shown below, to be paid at the birthday last preceding the death of the insured, and when so paid this policy shall be satisfied in full.

The above table is based upon \$1,000 of insurance, and policies for lesser amounts will not be made payable in installments. The values in the above table are the full values according to the American Experience Table of Mortality with interest at three and one-half (3½) per cent per annum.

**FEDERAL LIFE INSURANCE COMPANY
TOTAL DISABILITY SUPPLEMENT.**

Attached to and a part of Policy No. 99999.

In consideration of the payment of the *annual* premium *Three and 20/100* dollars in advance and the payment of a like *sum* on or before the *seventeenth* day of *February* in every year while this supplement is in force it is agreed as follows:

**PREMIUM PAID BY COMPANY IF INSURED IS TOTALLY
DISABLED.**

After premiums shall have been paid for one year on the policy to which this is attached and of which it is a part and before fault in the payment of any subsequent premium thereon, if insured shall furnish due proof of total permanent disability from bodily injuries or disease, and that he will be continuously and wholly prevented thereby, for life, from pursuing any and all gainful occupations, the Company, by an endorsement in writing upon said policy, will agree to pay annually for the insured the premium if any, which shall thereafter become payable during the continuance of such total disability, provided such proof shall be furnished to the Company before the insured shall attain the age of *sixty* years. In any such case the premium so paid shall not be a charge on said policy or charge against the insured, and the cash value and values of said policy in the table on the third page thereof shall increase in the same amounts as if the premiums were being paid by the insured. If, however, the insured shall recover so as to be able to engage in any gainful occupation during the premium paying period, the Company's obligation to pay the premiums shall cease and the insured shall resume payment of premiums in accordance with said policy on the first due date following such recovery.

Dated this *seventeenth* day of *February*, 1916.

W. E. BRIMSTIN,
Secretary.

The service of an agent or attorney is unnecessary in the adjustment of any claim hereunder.

Time and expense can be saved by writing direct to the Company's Home Office in Chicago.

APPLICATION

6. I agree that no statements, promises, representations, or information made or given by or to the persons soliciting me in taking this application or by or to any other person shall be binding on said Federal Life Insurance Company or in any manner affect its rights unless the same be reduced to writing, made a part of this application and approved in writing by the President, Vice-President or Secretary of said Company.

7. A. I have paid Mr. \$....., the first premium on the policy applied for on the condition that if the same is not assumed by the Company the same is to be returned in accordance with the provisions of Conditional Receipt No. which I have accepted subject to the provisions thereof.

I hereby certify that before signing I read each and all of the questions, answers, statements and agreements above set forth.

MEDICAL EXAMINER'S FORM

I hereby authorize any physician to disclose to the said Federal Life Insurance Company, its successors or assigns, any facts or information communicated to him or acquired by him as my physician or in any other manner; and I expressly waive any and all provisions of law now existing, or that may hereafter exist, exempting or prohibiting any physician from disclosing any facts acquired in the exercise of his professional capacity or otherwise, or rendering any such physician incompetent as a witness.

I agree that each and all of the statements and answers

ained in this application, consisting of Parts I and II, are full, true and complete in every respect, and are offered to said Company as a consideration for a contract of insurance, which shall not take effect until the policy shall have been actually delivered to me and the first premium shall have been actually paid during my life and while I am in good health.

I further agree, that any distribution of surplus or dividends on any policy issued hereunder, shall be in accordance with the plan and method then in use by said Company for such distribution, and the determination of any and all distributions under said policy shall be and hereby is ratified and accepted by me and by and for every person who shall have or claim any interest under said policy.

In case any premium shall not be paid when due I hereby authorize the Company to charge the same as a loan against the policy according to its terms, unless otherwise requested by me in writing prior to the due date of such premium.

I hereby certify that before signing I have read each and all the above questions, statements, answers and agreements in this Part II of my application.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

AMOUNT, \$10,000.

AGE,

PREMIUM, \$383

THE FIDELITY MUTUAL LIFE INSURANCE
COMPANY,

OF PHILADELPHIA, PENNSYLVANIA.

By this Policy of Insurance Agrees to Pay

Face Amount of Policy *Ten Thousand Dollars to Mary Doe, wife of the Insured (with — the right on the part of the Insured to change the beneficiary as hereinafter provided upon receipt, at its Head Office in the City of Philadelphia, Pa., of due proof of the death, while Policy is in force, of John Doe.*

Beneficiary

Insured

Premium This contract is made in consideration of the application of the above-named Insured, a copy which is attached hereto and made a part of contract, and the payment to said company on delivery of this policy, of *Three Hundred Eighty three and 70/100 Dollars* and a like sum upon **Premium Date** *Fifteenth day of February* thereafter until two full years' premiums shall have been paid or until the prior death of the Insured.

Incontestability This Policy shall be incontestable after one year from its date of issue except for non-payment of premiums.

There are no restrictions under this policy to residence, travel, occupation or military or naval service. The benefits, conditions and provisions stated on the second, third and fourth pages hereof are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, The FIDELITY MUTUAL LIFE INSURANCE COMPANY has caused this contract to be signed by its President and Secretary at its Head Office in Philadelphia, Pa., this *teenth day of February, 1916.*

CHAS. G. HODGE,
Secretary.

WALTER LE MAR TALBOT,
President

PAYMENT OF PREMIUMS.—Every premium is due and payable at the Head Office of the Company in the City of Philadelphia may be paid to an authorized agent of the Company on or before the date when due upon delivery of a receipt signed by the President and Treasurer of the Company and countersigned by said agent. The premiums are payable annually in advance, but by request in writing, and not otherwise, may be made payable in semi-annual

quarterly instalments.

DAYS OF GRACE.—A grace of thirty-one days will be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If the insured shall die within the days of grace, the amount of such premium, together with any unpaid instalments of premium for the current policy year, will be deducted from the amount payable hereunder. Except as herein provided, the payment of a premium or instalment thereof shall not maintain this policy in force beyond the due date of the next premium or instalment of premium. Upon default in the payment of any premium or premium obligation, this policy shall immediately cease and determine and become void, and all premiums previously paid shall be forfeited to the Company, except as hereinafter provided.

PARTICIPATION IN SURPLUS.—This policy shall participate in the surplus of the Company annually. Upon payment of the second year's premium and at the end of the second and each subsequent policy year while this policy is in force, the Company will determine and apportion the divisible surplus accruing hereon. The owner of this policy shall have the right, each year on the premium date specified on the first page hereof, to have the current dividend arising from such participation either

- (a) Paid in cash, or
- (b) Applied to the payment of any premium or premiums, or
- (c) Applied to the purchase of a participating paid-up addition to this policy, or
- (d) Left to accumulate to the credit of this policy, at such rate of interest as the Company may declare on such funds, but not less than 3%, compounded and credited annually, and payable at the maturity of this policy or withdrawable in cash at any anniversary of the policy.

Unless the owner of this policy shall elect otherwise within six months after the mailing by the Company of a written notice requiring the election of one of the four options recited above, the dividend shall be applied to the purchase of a paid-up addition to this policy. Any outstanding paid-up additions may be surrendered any time for a cash value which shall not be less than the original dividend.

POLICY LOANS.—At any time after three full years' premiums have been paid and while this policy is in force the Company will advance upon proper assignment of this policy and upon the security thereof, a sum which, together with interest to the end of the current policy year, and any unpaid portion of the premiums for the current policy year and all other indebtedness hereon to the Company, shall not exceed the cash surrender value of this policy at the end of the current policy year. Interest on such advances will be at the rate of 6% per annum, payable annually on the premium specified on first page hereof, and any interest not paid when due shall be added to the principal and bear interest at the same rate. Any advance with accrued interest may be repaid in whole or in part at any time while this policy is in force. The granting of an advance may be deferred by the Company for a period not exceeding ninety days after receipt of application therefor, unless the advance be solely for the purpose of paying premiums on policies of the Company.

Failure to repay any such advance or to pay interest thereon shall not void this policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value at the time of such failure, nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the person to whom the advance was made and of the insured and of the assignee, if any, of record at the Head Office of the Company.

Benefits on Surrender or Lapse.—After three full annual premiums shall have been paid by the owner, at any time within three months after any default in payment of premium, but not later, may surrender this policy;

- a) For its cash surrender value less any indebtedness to the Company hereon, or
- b) For participating paid-up insurance payable at the same

time and under the same conditions as this policy, with the right to loans and cash surrender values computed in accordance with provisions contained in the "Basis of Values" section, or

(c) If the policy be not surrendered as above, the insurance shall be automatically continued for the face amount of this policy for such a term as is hereinafter provided, but without the right of participation in surplus or loans.

BASIS OF VALUES.—The cash surrender value shall be at least equal to the entire reserve on this policy at date of default plus reserve on any paid-up additions thereto, and any dividends standing to the credit of this policy, less a surrender charge during the first twenty years only, not exceeding $2\frac{1}{2}\%$ of the sum insured. The reserve shall be computed upon the American Experience Table of Mortality with interest at 3%, and on the Select and Ultimate Basis which assumes that the rates of mortality during the first five policy years will be the following percentages of the rates shown by the American Experience Table, to wit, first insurance year 50%, second insurance year 65%, third insurance year 75%, fourth insurance year 85%, and fifth insurance year 95%.

The amount of paid-up insurance, or the term for which insurance will be continued, shall be such as the cash surrender value less any indebtedness to the Company hereon will purchase as a net single premium at the age of the insured at date of default according to the American Experience Table of Mortality and interest at 3%. The payment of the surrender value in cash may be deferred for not exceeding ninety days after receipt of application therefor.

**TABLE OF VALUES,
LOAN AND SURRENDER VALUES PER \$1,000 INSURANCE**

After Policy Has Been in Force	Loan or Cash Value Per \$1,000 of Insurance	Paid-up In- surance Per \$1,000 of Insurance	Face Amount of Policy Continued for		After Policy Has Been in Force	Loan or Cash Value Per \$1,000 of Insurance	Paid-up In- surance Per \$1,000 of Insurance	Face Amount of Policy Continued for
			Yrs.	Mos.				Yrs.
3	\$ 54	\$122	6	2	13	339	636	23
4	77	171	8	9	14	376	690	24
5	102	222	11	4	15	413	743	25
6	127	272	13	7	16	449	797	26
7	154	323	15	7	17	486	842	27
8	182	374	17	5	18	524	891	28
9	210	425	18	10	19	564	942	30
10	241	477	20	2	20	610	1000	For
11	272	529	21	4	Yrs.			
12	305	582	22	5				
Yrs.								

This table shows the maximum values at end of policy years if premiums have been paid in full for the number of years stated and if there are no outstanding dividends nor any indebtedness to the Company on this policy. Loans may be obtained during policy years as herein provided.

Values not stated will be furnished on application to the Head Office.

MATURING AS ENDOWMENT.—After twenty full annual premiums shall have been paid as herein provided the insured may continue thereafter to pay such annual premiums until such time as desired. Additional premiums, with interest at the rate of 3% per annum compounded annually, together with the reserve upon the policy and upon any paid-up additions hereto, shall equal the face amount of the policy, at which time the Company will, upon surrender of the policy and all paid-up additions, pay to the insured said amount of the policy in cash. If the insured shall die before maturity of this policy as an endowment as herein provided,

such additional premiums paid, with interest thereon at the rate of 3% per annum, compounded annually, shall be paid to the beneficiary hereunder in addition to the sum insured hereunder and under any paid-up additions hereto. If the insured shall continue the payment of premiums after twenty years as herein provided, and there are no paid-up additions hereto, this policy will mature as an endowment on the fifteenth day of May, 1943, and prior thereto if there are any paid-up additions. If the policy be surrendered for its cash value after twenty annual premiums shall have been paid and before maturity hereunder as an endowment, the additional premiums paid, with interest thereon at the rate of 3% per annum, compounded annually, will be paid in addition to such cash surrender value.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under a revocable or irrevocable designation, the insured, while the policy is in force and if there be no existing assignment, may designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof with the Company accompanied by this policy for suitable endorsement thereon. Such change shall take effect when endorsed on the policy by the Company, and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured, unless otherwise expressly specified in this policy.

REINSTATEMENT.—This policy may be revived at any time within three years from date of default in payment of premium, on production of evidence of insurability satisfactory to the Company and the payment of all over-due premiums and the payment or statement of any other indebtedness to the Company upon this policy, with interest at a rate not exceeding 6% per annum.

ASSIGNMENT.—Any assignment of this policy must be made in writing, and no assignment of this policy shall be binding upon the Company until it be filed with the Company at its Head Office. The Company assumes no responsibility as to the validity of any assignment.

CONTRACT.—This policy and the application therefor, a copy of which is attached hereto when this policy is issued, constitute the contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim thereunder unless it is contained in a written application and a copy of such application shall be endorsed upon or attached to the policy when issued.

MISCELLANEOUS PROVISIONS.—(a) If the age of the insured has been misstated, the sum payable hereunder shall be such as the premiums paid would have purchased at the correct age.

(b) If the insured shall within one year from the date hereof die by his own hand or act, whether sane or insane, the only amount payable under this policy shall be the premiums hereon which have been paid to and received by the Company.

(c) Any indebtedness to the Company on account of this policy and any unpaid instalments of the premium for the current year of the death of the insured will be deducted from the sum insured.

(d) No agent is authorized to make, modify or discharge contracts or to waive forfeitures, or extend the time for paying a premium.

(e) The expense of management shall not exceed, excluding the first policy year, the net premium loading, plus any taxes imposed by law.

(f) The insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy.

(g) Except when this policy is valued on the Select and Ultimate Basis as herein provided, the insurance hereunder for the first

year is term insurance, and upon payment of the second and subsequent annual premiums the policy is continued as a nineteen payment life policy at an age one year greater than the actual age issue.

TOTAL AND PERMANENT DISABILITY BENEFIT PROVISION

IN CONSIDERATION of the payment of an annual premium \$8.80, which is included in the premium stated in this policy, it agreed as follows:

DISABILITY PRIOR TO AGE 63.—First.—After the premium for one full year shall have been paid hereunder, and prior to default in payment of any subsequent premium, and before the insured shall have attained the age of sixty-three years, upon receipt by the Company at its Head Office of due proof of total and presumable permanent blindness, or of the severance at or above the wrist of both entire hands, or of the severance at or above the ankle of both entire feet, or of the severance at or above the wrist or ankle respectively of one entire hand and one entire foot of the insured hereunder, or that the said insured has become so disabled by bodily injury or disease that he is, and presumably will be, permanently and continuously prevented thereby from engaging in any occupation whatever for remuneration or profit, the Company shall waive the payment of each premium as it thereafter becomes due during the insured's said disability.

INSTALMENT BENEFIT.—In addition to waiving the payment of premiums as aforesaid, the Company, one year after the receipt of proof of such disability, shall pay to the insured one-eighth of the face amount hereof, and a like amount annually thereafter during the continuance of such disability prior to the maturity of the policy, upon condition that the same be returned to the Company by endorsement thereon of each payment. Any such payment or instalment may be left with the Company to accumulate until the maturity of this policy at such rate of interest as the Company may declare on funds so held by it, but not less than 3% compound annually.

The insurance in force hereunder shall be reduced by the amount of each instalment paid, and the loan and surrender values provided herein shall be reduced in proportion to the reduced amount of insurance.

When any instalment becomes payable, if there shall be any indebtedness hereon in excess of the cash surrender value of the reduced amount of insurance, the Company shall apply such part of the instalment as may be necessary to reduce the indebtedness to the amount secured by such cash surrender value. Whenever the total amount of such instalments together with the amount of the remaining indebtedness to the Company shall equal the original face amount of this policy plus any paid-up additions or unpaid dividends, then the Company's obligation under this policy shall thereby be fully satisfied and discharged without further action.

DISABILITY AFTER AGE 63.—Second.—In the event of disability occurring after the insured shall have attained the age of sixty-three years, and under all the conditions aforesaid, the Company shall waive payment of each premium thereafter becoming due during such disability, and the face amount of this policy shall be reduced by the amount of each such premium waived, and the loan and surrender values provided herein shall be reduced in proportion to the reduced amount of insurance.

RECOVERY FROM DISABILITY.—Third.—The Company after accepting proof of disability under this provision may demand of the insured at any time thereafter, but not oftener than once a year, proof of the continuance of such disability. Upon failure to furnish such proof, or if it appear that the insured has become able to engage in any occupation whatsoever for remuneration or profit, further premiums shall be waived, and no further instalments or payments shall be made by the Company. If the amount of the

insurance shall then have been reduced under any of the foregoing provisions, such reduced amount of insurance shall thereafter be the face amount of this policy; the premiums thereafter falling due and all benefits under the policy shall be reduced accordingly.

MODES OF SETTLEMENT AT MATURITY.—The insured, or the beneficiary after the insured's death in case the insured shall have made no election, if there be no existing assignment of this policy, may, by giving written notice to the Company at its Head Office, elect to have the proceeds of this policy paid under one of the following options instead of in one sum.

Upon approval of proof of the death of the insured this policy shall be surrendered to the Company, and a supplementary contract shall be issued to each beneficiary evidencing his or her rights and benefits under the option selected.

TRUST FUND PRIVILEGE.—Option 1. The proceeds of this policy, any part thereof, may be left with the Company subject to withdrawal in whole or in part at any time on demand in sums of not less than one hundred dollars. The Company shall pay interest annually on the sum so left with it at such rate as it may each year declare on such funds, not less, however, than 3% per annum. Upon the death of a beneficiary the sum then remaining with the Company, together with any interest accrued thereon to the date of such death, shall be paid to the executors, administrators or assigns of the beneficiary, unless otherwise agreed in writing.

INSTALMENT PRIVILEGE.—Option 2. By the payment of equal instalments for an agreed number of years from two to twenty, payable upon receipt of due proof of death of the insured and annually, semi-annually, quarterly or monthly thereafter, as may be agreed. The amount of each annual instalment shall be in accordance with the instalment table on this page.

CONTINUOUS INSTALMENT PRIVILEGE.—Option 3. By the payment of equal instalments for a fixed period of twenty years, and as many years thereafter as the beneficiary shall live, payable upon receipt of due proof of the death of the insured and annually, semi-annually, quarterly or monthly thereafter, as may be agreed. The amount of each annual instalment shall be determined by the beneficiary at the date of death of the insured and in accordance with the instalment table on this page. If this method is selected the Company will require satisfactory evidence of the age of the beneficiary.

The instalments payable under Options 2 and 3 must be at least \$20.00 when paid annually, \$25.00 when paid semi-annually, \$15.00 when paid quarterly, and \$10.00 when paid monthly, otherwise Options 2 or 3 cannot be exercised, and the total of the fractional instalments each year shall be equal to the annual instalment provided for by the table.

In the event of the death of a beneficiary, any unpaid instalments under Option 2, or any unpaid instalments for the fixed period of twenty years only under Option 3, shall be commuted at 3% per annum, compounded annually, and, unless otherwise agreed in writing, shall be paid in one sum to the executors, administrators or assigns of such beneficiary.

The instalments under Options 2 and 3 are based upon an assumed interest earning of 3%, but if in any year the Company shall declare for that year upon funds held by it under such options, a higher interest rate than 3%, such excess interest will be paid in addition to the instalment for that year, but under Option 3, the instalments for the fixed period of twenty years only shall be so increased.

Unless the insured shall otherwise specifically direct in writing filed with the Company at its Head Office, the supplementary contract issued under any option may be assigned or surrendered to the Company at any time for the then present value of all payment yet to be made, computed at 3% per annum, compounded annually provided that no such surrender and commutation will be made under Option 3; except as to the instalments payable during the fixed period of twenty years only.

If there be more than one designated beneficiary, the proceeds of the policy, unless otherwise therein specifically provided, shall be considered as divided into as many equal parts as there are beneficiaries, and shall be credited and paid to each beneficiary severally.

Trust Fund and Instalment privileges are not applicable to policy which is payable to a corporation, association or co-partnership, nor to policies under which the sum payable is less than one thousand dollars.

INSTALMENT TABLE REFERRED TO IN OPTION 2

Number of Annual Instalment's	Annual Instalment Per \$1,000 Insurance	Number of Annual Instalment's	Annual Instalment Per \$1,000 Insurance	Number of Annual Instalment's	Annual Instalment Per \$1,000 Insurance
2	\$507 39	10	\$113 82	18	\$70 59
3	343 23	11	104 93	19	67 78
4	261 19	12	97 54	20	65 26
5	211 99	13	91 29	21	62 98
6	179 22	14	85 95	22	60 92
7	155 83	15	81 33	23	59 04
8	138 31	16	77 29	24	57 33
9	124 69	17	73 74	25	55 76

INSTALMENT TABLE REFERRED TO IN OPTION 3

Age of Benefic'ry at death of Insured	Annual Instalment Per \$1,000 Insurance	Age of Benefic'ry at death of Insured	Annual Instalment Per \$1,000 Insurance	Age of Benefic'ry at death of Insured	Annual Instalment Per \$1,000 Insurance
10 & Under	\$39 52	31	\$45 39	52	\$57 98
11	39 70	32	45 82	53	58 66
12	39 89	33	46 27	54	59 33
13	40 08	34	46 74	55	59 97
14	40 28	35	47 23	56	60 58
15	40 49	36	47 73	57	61 17
16	40 71	37	48 26	58	61 72
17	40 94	38	48 80	59	62 24
18	41 18	39	49 36	60	62 71
19	41 43	40	49 95	61	63 15
20	41 69	41	50 55	62	63 54
21	41 96	42	51 17	63	63 89
22	42 24	43	51 81	64	64 19
23	42 53	44	52 46	65	64 45
24	42 81	45	53 12	66	64 67
25	43 16	46	53 80	67	64 85
26	43 49	47	54 50	68	64 99
27	43 84	48	55 19	69	65 09
28	44 21	49	55 89	70 & Over	65 16
29	44 59	50	56 59		
30	44 98	51	57 29		

NOTICE.

It is not necessary for the insured or beneficiary to employ attorney or any other person in collecting the insurance under the policy, or in receiving any of the benefits it provides. Time and expense will be saved by writing direct to the Head Office of the Company, 112-116 North Broad Street, Philadelphia, Pa.

APPLICATION.

I hereby agree as follows: (1) That only the executive officers at the Head Office of the Company in Philadelphia, Pa., have authority to determine whether or not a policy of insurance shall be issued on any application; (2) That no statement made to or by any agent, medical examiner or any other person shall be taken or considered as having been made to or brought to the notice or knowledge of the Company or as charging it with any liability by reason thereof, unless contained in Parts I or II of this application; (3) That if the first premium on the insurance hereby applied for is not paid in full at the time of making this application there shall be no liability on the part of the Company under this application unless nor until a policy shall be issued and delivered to me and the first premium thereon paid during my lifetime and continued good health; (4) That if such first premium is paid in full to the said Company's agent at the time of making this application, the insurance (subject to the Company's regular form of policy for the plan applied for) shall be effective from the date of the medical examination therefor as shown by Part II of this application, upon approval of this application by an executive officer of the Company at its Head Office; (5) That the executive officers herein referred to are the President, Vice-President, Secretary and Treasurer.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have carefully read all of the above statements and answers; that each is written correctly as made by me and is full, complete and true. I hereby agree that the several answers, statements and agreements contained in this application, consisting of Parts I and II, on separate sheets, shall be the basis and a part of the consideration for the contract of insurance, and that this application and any Policy issued hereon shall constitute the entire contract. I hereby expressly waive, on behalf of myself and of any person who shall have or claim any interest in any Policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired, and I hereby authorize any physician or other person to disclose any and all such knowledge or information.

20 PAYMENT LIFE NONPARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. 99,999.

AMOUNT, \$10,000.

AGE 3

PREMIUM, \$309.2

THE FRANKLIN LIFE INSURANCE COMPANY SPRINGFIELD, ILLINOIS.

HEREBY PROMISES AND AGREES TO PAY *Ten Thousand Dollar* the principal sum insured, upon receipt of due proofs of the death of *Benjamin Franklin*, the Insured, to *Deborah Franklin* (*wife of the Insured*) as *Beneficiary*, subject to the terms and provisions hereinafter contained.

This Insurance is Granted in consideration of the application herefor, which is hereby made a part of this contract and the payment in advance of *Three Hundred Nine and 20/100* Dollars, being the premium to provide term insurance for one year from *January 1st, 1915* to *January 1st, 1916*, which is the first Policy Year, and of the further payment in advance of the *Annual* renewal premium of *Three Hundred Nine and 20/100* Dollars on or before the *First* day of *January* in every year thereafter until renewal premiums for nineteen years shall have been paid, or until the prior death of the Insured.

A **Grace of One Month** (without interest charge) will be allowed for the payment of renewal premiums, during which month this Policy will remain in full force.

STATE OF ILLINOIS—INSURANCE DEPARTMENT.

Springfield, *January 1, 1915.*

This Policy is Registered; and Approved Securities, equal in value to the Legal Reserve hereon, are held in Trust by this Department.

SPECIMEN POLICY.

Insurance Superintendent.

Renewal Premiums may be paid Annually, Semi-Annually, Quarterly, in advance, in accordance with the Company's table rates applicable hereto, and the Insured may change from one mode to another of such modes of payment upon written request therefor to the Home Office of the Company.

Premiums must be paid at the Home Office of the Company in the City of Springfield, Illinois, or to a designated collector, but in any case only in exchange for the Company's receipt therefor, signed by the President or Secretary, and countersigned by such collector.

Failure to pay when due any premium or any note given therefor, shall cause this Policy to cease and determine except as hereinafter provided, and all payments made thereon shall remain the property of the Company.

This Policy is Automatically Non-Forfeitable, as follows: any renewal premium due after the second policy year is not

before the expiration of the month of grace herein allowed, this Policy will, without action of the Insured or payment of further premiums, continue as non-participating paid-up term insurance for the principal sum insured, but without loan or surrender values, as follows:

1. If there is no indebtedness to the Company hereon, the insurance will be for the term specified in Column 1 of the table on the third page hereof, such term to be reckoned from the due date of the unpaid premium.

In lieu of such term insurance, upon the Insured's written request and legal surrender of this Policy within one month from the date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for the amount specified in Column 2 of said table, or,

(b) Pay the cash value specified in Column 3 of said table, provided that the payment of the same may be deferred by the Company for a period not exceeding three months from date request is received.

2. If there is any indebtedness to the Company hereon, such indebtedness shall be deducted from the net value of the term insurance provided for in paragraph 1 above, computed according to the American Experience Table of Mortality with interest at the rate of $3\frac{1}{2}\%$ per annum, and the insurance will be for such term, reckoning from the due date of the unpaid premium, as the excess of such net value over the indebtedness will purchase at the Insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid.

In lieu of such term insurance, upon the Insured's written request and legal surrender of this Policy within one month from the date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for such amount as the excess above referred to will purchase at the Insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid, or

(b) Pay the cash value specified in Column 3 of the table on third page hereof, less such indebtedness, provided that the payment of the same may be deferred by the Company for a period not exceeding three months from date request is received.

If this Policy has become paid-up for life, the Company will pay the cash value of the same (less any indebtedness to the Company hereon) at any time upon the Insured's written request and legal surrender of this Policy, provided that payment may be deferred by the Company for a period not exceeding three months from date request is received.

This Policy may be reinstated (unless previously surrendered) any time after default in the payment of any renewal premium, provided the Insured applies therefor on the Company's form and furnishes evidence of insurability satisfactory to the Company and pays in cash all past due premiums with interest thereon at the rate of 5% per annum from date when due; and provided also, that any indebtedness hereon to the Company at date of default with interest thereon to date of reinstatement shall be a first lien against this Policy.

This Policy is unrestricted as to Travel, Residence and Occupation of the Insured, in time of peace or war, and after one year from date of issue is incontestable if all premiums shall have been paid. This Policy covers death from any cause, but in case of death of the Insured (whether sane or insane) by self-destruction, within one year from date of issue, a sum equal to the premiums received hereon, and no more, shall be paid.

Change of Beneficiary: The Insured may change any designated Beneficiary at any time during the continuance of this Policy, subject to the written consent of the Assignee, if any, by filing with the Company a written request accompanied by this Policy such change to take effect upon the endorsement of the same on the Policy by the Company, whereupon all interest of the former Beneficiary shall cease. If no Beneficiary shall survive the Insured the Policy shall be payable to the Insured's Executors, Administrators or Assigns.

Instalment Privilege: The Insured may change the mode of payment of the principal sum insured under this Policy, if it is not assigned, from payment in one sum to payment by instalments as provided on the fourth page hereof.

The Insured is entitled to cash loans on the sole security of this Policy at any time after the first policy year if no premium is in default. The aggregate loans hereunder shall not exceed the sum stated in Column 3 of the table below for the end of the current policy year. A proper loan agreement and assignment of the Policy must be executed on forms provided by the Company, and the Policy deposited with the Company, or the amount of the loan endorsed hereon by the Company. Any unpaid balance of the premium for the current policy year shall be deducted by the Company in the adjustment of the loan. Interest shall be at the rate of 6% per annum, payable in advance to the end of the current policy year and annually in advance thereafter. The granting of any loan hereunder, unless such loan is entirely for the purpose of paying premiums under this Policy, may be deferred by the Company for a period not exceeding three months from date of receipt of application for such loan. Failure to pay any loan or interest thereon shall not void this Policy unless the total indebtedness hereon at the Company shall equal or exceed the loan value of this Policy nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee if any.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

At the End of	Col. 1		Col. 2	Col. 3	At the End of	Col. 1		Col. 2	Col. 3
	Term of Contin- ued Insurance		Paid-up Life Insurance	Cash or *Loan Value		Term of Contin- ued Insurance		Paid-up Life Insurance	Cash or *Loan Value
	Yrs.	Mos.				Yrs.	Mos.		
2nd Policy Year	2	4	\$ 530	\$ 210	12th Policy Year	21	9	\$5870	\$27
3rd " "	4	10	1090	420	13th " "	22	9	6390	31
4th " "	7	6	1630	650	14th " "	23	9	6910	39
5th " "	10	..	2170	880	15th " "	24	8	7420	37
6th " "	12	5	2710	1130	16th " "	25	8	7940	44
7th " "	14	7	3240	1380	17th " "	26	10	8450	44
8th " "	16	5	3770	1640	18th " "	28	..	8970	44
9th " "	18	..	4300	1910	19th " "	30	6	9480	53
10th " "	19	5	4830	2190	20th " "	Paid-up for Life			5
11th " "	20	8	5350	2490					

*Loan Value is available at any time during the Policy Year stated premium is paid to end of such year.

In case of default in the payment of a premium due at an intermediate period the non-forfeiture values will be computed on 1

same basis as the corresponding values for the end of the Policy Year last expired. The values shown in this Table are equivalent to the entire reserve less an amount not exceeding $2\frac{1}{2}\%$ of the amount insured and the cash value is not less than the value of the continued insurance. If this policy continues after the 20th policy year, cash and loan values will be equivalent to the entire reserve; figures will be furnished on request to the Home Office of the Company.

GENERAL PROVISIONS.

(1) Only the President or Secretary has power in behalf of the Company (and then only in writing) to make or modify this or any contract of insurance, or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any agent or person other than the above.

(2) If the age of the Insured is misstated, the amount payable hereunder shall be such as the premium paid would have purchased under this Policy at the true age of the Insured.

(3) This Policy is non-participating and therefore does not participate in the Company's surplus nor in profits or dividends earned or apportioned by the Company.

(4) No assignment of this Policy shall be binding upon the Company unless filed in duplicate at the Home Office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment.

(5) This Policy is payable at the Home Office of the Company in Springfield, Illinois. Before any amount shall be paid hereunder, proof of the interest of the claimant must be furnished and any indebtedness hereon to the Company, including the amount, if any, necessary to complete the premium for the current Policy year, must be settled.

(6) The reserve basis of this Policy is the American Experience Table of Mortality with interest at the rate of $3\frac{1}{2}\%$ per annum, computed according to the preliminary term method prescribed by the law of Illinois.

(7) This Policy and the Application herefor (a copy of which Application is attached hereto) constitute the entire contract between the parties hereto. All statements made by the Insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall void the Policy unless it is contained in such application.

In Witness Whereof, The Franklin Insurance Company has caused this Policy to be signed by its President and Secretary, and countersigned by its Actuary, at Springfield, Illinois, this first day of January, 1915.

HENRY ABELS,

Secretary.

GEORGE B. STADDEN

President.

Countersigned

A. G. PORTCH, Actuary.

Installment Benefits

given by the Insured when payment by installments is directed.

If this Policy has become payable by the death of the Insured by the Insured, upon proper application will allow the Beneficiary to

When the Policy shall become payable by its terms, and an application will have in place thereof a supplementary contract, which shall expire

the time the principal sum insured would otherwise application and legal surrender of the supplementary contract, will be commuted value to the Payee's Executors or Administrators.

Any annual installment may be made payable in semi-annual, quarterly or monthly parts equal respectively to one-half, one-quarter or one-twelfth of the annual installment.

The following tables show the annual installment payable in lieu of \$1000 payable in one sum. They will apply pro rata according to the amount payable in one sum under this Policy.

Limited Installments.		Continuous Installments.		
Annual Installments limited to the number named.		Installments at least to be paid, and if Payee survives each twenty years the annual installments to continue to be paid during Payee's lifetime.		
Number of Annual Installments	Amount of each Annual Installment	Age of Payee (last birthday) when policy becomes payable	Age of Payee (last birthday) when policy becomes payable	Amount of each Annual Installment
2	\$508.00	40, 41	56	\$63.00
3	344.00	42, 43	57, 58	64.00
4	263.00	44	59, 60, 61	65.00
5	214.00	45, 46	62, 63, 64	66.00
10	116.00	47	65 or over	67.00
12	100.00	48, 49		
15	84.00	50		
20	68.00	51, 52		
25	58.00	53		

DISABILITY BENEFIT.

Supplement Agreement to Policy No. 99,999 on the life of *Benjamin Franklin* issued by THE FRANKLIN LIFE INSURANCE COMPANY.

If the Insured, before attaining the age of sixty years, and after the issuance of said Policy and the payment of at least one full annual premium thereon and before default in the payment of any subsequent premium, shall become totally and permanently disabled by bodily injury or by disease so that he is and will continue to be for life totally and permanently prevented thereby from the performance of any work or the transaction of any business for compensation or profit, and shall furnish proof satisfactory to the Company of such disability, the Company agrees to waive further payment of premiums under said Policy, such agreement to become operative only after endorsement of the same has been made on said Policy by the Company. Any premiums so waived shall not be deducted from the sum payable under said Policy but the waiver of premium payments shall have the effect of providing the same values and benefits as though the premiums waived had been actually paid in cash.

It is further provided that notwithstanding proof of said disability may have been accepted by the Company as satisfactory, the Insured shall furnish at any time on demand proof satisfactory to the Company of the continuance of such total and permanent disability. If the Insured shall fail to furnish such proof or if he has become able to perform any work or to transact any business for compensation or profit, all premiums falling due after such disability shall have ceased to be total or permanent must be paid by the Insured in accordance with the terms of said Policy.

The total and permanent disability benefit hereunder and the continuance thereof are conditioned upon the Company being permitted to have a physical examination of the Insured made with respect to such disability by a medical examiner designated by it as often as it may require.

Without prejudice to any other cause of disability,

- (1) The entire and irrevocable loss by the Insured of the sight of both eyes, or
- (2) The severance of both hands above the wrist, or
- (3) The severance of both feet above the ankles, or
- (4) The severance of one hand above the wrist and one foot above the ankle, will be treated in the same manner as total and permanent disability within the operation of this Agreement.

IN WITNESS WHEREOF, THE FRANKLIN LIFE INSURANCE COMPANY has caused this Agreement to be signed by its President and Secretary and countersigned by its Actuary at Springfield, Illinois, this First day of January, 1915.

HENRY ABELS,

Secretary.

GEORGE B. STADDEN,

President.

Countersigned: A. G. PORTCH, Actuary.

APPLICATION

I DECLARE on behalf of myself and of any person who shall have or claim any interest in any policy issued hereon that each of the statements and answers contained herein is full, complete and true.

I AGREE on behalf of myself and of any person who shall have or claim any interest in any policy issued hereon: (1) That if the premium for the first policy year is paid in full at the time this application is made, the policy applied for, if issued by the Company shall become effective from the date of its registration by the Insurance Superintendent of the State of Illinois. (2) That unless the premium for the first policy year under the policy herein applied for is paid in full at the time this application is made, the Company shall not incur any liability upon this application until the policy has been issued by the Company and the first premium has actually been paid to and accepted by the Company, or its authorized agent, and the policy has been delivered to and accepted by me during my lifetime and in good health; (3) That any policy issued hereon shall be on the "Non-Participating" plan, that is to say, it shall not participate in the Company's surplus nor in any profit or dividend earned or apportioned by the Company; (4) That if within one year from the date of any policy issued hereon I shall die by self-destruction, sane or insane, there shall be payable the amount of the premium received by the Company under such policy and no more; (5) That this instrument marked Part I and the "Answers made to the Medical Examiner" marked Part II, together form the application for and shall be construed as a part of any policy issued thereon.

MEDICAL EXAMINER'S FORM

I hereby certify that the foregoing statements and answers are correctly recorded by the Medical Examiner and I declare said statements and answers to be full, complete and true.

20 PAYMENT LIFE SPECIAL RATE POLICY WITH DIS-
ABILITY BENEFIT RIDER.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.00.

PREMIUM, \$315.90.

GEORGE WASHINGTON LIFE INSURANCE COMPANY
CHARLESTON, W. VA.

In Consideration of the payment of the premiums hereinafter specified promises to pay at the Home Office of the Company in Charleston, West Virginia, upon receipt of due proof of the death, within one year from the date hereof, of *John Doe*, of *Charleston*, County of *Kanawha*, State of *West Virginia*, herein called the Insured, to the *Wife of the Insured*, *Mary Doe*, beneficiary, with....right of revocation, *Ten Thousand Dollars* less any indebtedness to the Company, and any unpaid portion of the premium for the current policy year;

And, In Further Consideration of the payment of the premiums hereinafter stated, the GEORGE WASHINGTON LIFE INSURANCE COMPANY will renew said insurance from year to year, and PROMISES TO PAY to the beneficiary above named, upon receipt at said Home Office of due proof of the death of the Insured, the said sum of *Ten Thousand Dollars*, less any indebtedness hereon to the Company, and any unpaid portion of the premium for the then current policy year. The first year's insurance under this policy is modified preliminary term insurance.

Premium, *Three Hundred Fifteen and 90/100 Dollars*, (\$315.90) payable on delivery of this policy and thereafter annually at the Home Office of the Company in exchange for the Company's receipt on or before the *Twenty-Sixth* day of *February* in every year during the continuance of this policy until twenty full years' premiums shall have been paid, or until the death of the Insured.

DIVIDENDS.

There shall be apportioned to this Policy each year after the end of a share of any surplus earned by this policy, as determined by the Company.

DIVIDEND OPTIONS.

Dividends, at the option of the owner of this policy, shall, when elected, be either:

- (1) Paid in cash; or
- (2) Applied to the purchase of paid-up additions to the policy above indicated; or

(3) Left to accumulate to the credit of the policy, with interest at three per cent. per annum and payable at the maturity of the policy, but withdrawable on any anniversary of the policy.

Unless the owner of this policy shall elect otherwise, within three months after the mailing by the Company of a written notice requiring such election, the dividends shall be paid in cash.

PAYMENT OF PREMIUMS.

Except as herein provided, the payment of a premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office, to an agent of the Company upon delivery of the official receipt of the Company, signed by one or more of the following officers, viz: President, Vice-President, Secretary, Assistant Secretary, Actuary or Treasurer, and countersigned by said agent.

A grace of one month, not less than thirty days, subject to interest charge at the rate of six per cent. per annum, shall be granted for the payment of every premium after the first, during which month the insurance shall continue in force. If the Insured shall die during the month of grace, the overdue premium, with accrued interest, will be deducted from any amount payable hereon in any settlement hereunder.

AUTOMATIC PREMIUM LOAN.

After two full years' premiums shall have been paid on this policy, if any subsequent premium due hereon be not paid on or before its due date or within the period of grace allowed hereon, the Company will, as of said due date, advance the amount of then current policy year's premium or the unpaid portion thereof and charge the policy with a loan of such amount that if interest for the period of the loan at six per cent. per annum be deducted in advance, the balance of said loan shall be exactly sufficient to pay all existing indebtedness and pay the premium due on aforesaid due date. This provision is automatic, and will be carried out by the Company without any action on the part of the insured. Any indebtedness thus created shall be a first charge against the policy and all proceeds thereof, ranking in priority to the claim of any beneficiary or assignee.

If the loan value of the policy and any existing dividend accumulations or the balance of said loan value as defined above shall be sufficient to pay the then current policy year's premium or the unpaid portion thereof and interest, the Company will continue the policy in force for such a fraction of one year (measured in days) that the maturing loan increased by the same fraction of the amount by which said loan would require to be increased in order to provide for the payment of (1) the current policy year's premium or the unpaid portion thereof and (2) interest in advance on the increased loan for the policy year or balance thereof, shall be equal to the cash value of the policy at the date of maturity of the loan, increased by said fraction of the difference between said cash value and the cash value of the policy at the end of the policy year assuming premiums paid in full to the end of said year. If prior to the expiration of such reduced period the last due premium be paid in full, all liability of the Company on this policy shall thereupon terminate, subject to one month's notice having been mailed by the Company to the last known address of the insured and of any Assignee of record, if any, at the Home Office of the Company.

At any time while this policy is thus maintained in force, payment of premiums may be resumed without medical re-examination of the insured, and the accumulated loans may be paid off or allowed to stand as a lien against the policy.

Interest on these automatic premium loans shall be deducted in advance at six per centum per annum from the dates the respective premiums loaned become due until the dates of maturity of the respective loans and shall be compounded annually on the anniversary of premium payments in each year, if said interest be unpaid.

LOANS.

After two full years' premiums have been paid and while this policy is in force the company will advance, within ninety days after an application for loan is received, on the proper assignment or pledge of the policy and on the sole security thereof with interest at the rate of six per cent. per annum, a sum equal to, or, at the option of the owner of the policy, less than, the reserve at the end of the current policy year on this policy and on any dividend additions thereto, computed according to the American Experience Mortality Table, and interest at the rate of three and one-half per centum per annum, less a surrender charge not to exceed one per centum of the amount insured by this policy and of any dividend additions thereto. The loan values available from year to year are given in the schedule below.

The Company, however, will deduct from such loan value any existing indebtedness to the Company on the policy and any unpaid balance of the premium for the current policy year, and may collect interest in advance on the loan to the end of the current policy year. Failure to repay any such advance or to pay interest shall void this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure and until one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee of record, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

ASSIGNMENT.

No assignment of this policy shall be binding upon the Company unless such assignment or a certified copy thereof be filed in the Company at its said Home Office. The Company assumes responsibility as to the validity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.

After this policy shall have been in force two full years, if there be no indebtedness against the policy, the owner, within one month after any default, and on the proper surrender of this policy to the Company at its Home Office may elect (a) to accept the value of the policy in cash, or (b) to purchase non-participating paid-up insurance, payable at the same time and on the same conditions as the policy, or (c) to have the insurance continued in force from the date of default, without future participation and without the right to loans, for its face amount, including any outstanding dividend additions, less any indebtedness to the Company hereon. The amounts of cash surrender value, and paid-up insurance, exclusive of the value of any undrawn dividend additions, also the periods of continued insurance, are as shown in the following

TABLE OF LOAN AND SURRENDER VALUES.

The figures apply to a policy for \$1,000. As this contract is for \$10,000.00, the loan, cash, or paid-up insurance available in any year will be TEN times the amount stated in the table for that year.

At End of	Cash or Loan Values	Paid-up Life Insurance	Paid-up Continued Insurance		At End of	Cash or Loan Values	Paid-up Life Insurance	Paid-up Continued Insurance	
			Yrs	Mos.				Yrs.	Mos.
2	\$ 26	\$ 67	3	3	12	\$284	\$596	22	1
3	47	120	5	9	13	315	646	23	1
4	71	176	8	4	14	347	697	23	11
5	94	229	10	11	15	380	747	24	10
6	119	284	13	2	16	415	798	25	10
7	144	336	15	3	17	450	848	26	11
8	170	390	16	11	18	487	898	28	4
9	197	442	18	6	19	528	949	30	6
10	225	493	19	10	20	568	1000		
11	254	545	21	0	Yrs.				

All indebtedness on account of this policy, outstanding at time of settlement, will be deducted from the reserve used in calculation of the value above specified, and will reduce said continued insurance or paid-up value by the proportion that such indebtedness bears to said reserve.

If the premiums on this policy be paid for other than an integral period of years (in excess of two years) due allowance will be made in computing benefits from the above table for that portion of a year's premium paid over and above the full number of years premiums indicated.

If this policy be continued in force beyond the twentieth year a Table of Cash Surrender and Loan Values, as above, after the twentieth year, will be furnished on application to the Home Office.

CHANGE IN BENEFICIARY

When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured, subject to any existing assignment of the policy, may designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the policy for a proper endorsement thereon. If any beneficiary shall die before the insured, and the insured shall not have designated a new beneficiary, the interest of such beneficiary shall vest in the Insured or his executors, administrators, or assigns.

INCONTESTABILITY.

This policy, including the application therefor, a copy of which is endorsed hereon or attached hereto, constitutes the entire contract between the parties, and shall be incontestable one year from its date except for non-payment of premiums and except as otherwise provided in this policy. All statements made by the insured shall, in the absence of fraud, be deemed representations and warranties, and no such statement shall avoid this policy unless it is contained in a written application and a copy of such application shall be endorsed upon or attached to this policy when issued.

Self-destruction, sane or insane, within one year from date of the issuance of this policy, is a risk not assumed by the Company.

If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

REINSTATEMENT.

In case of continued temporary insurance under the above provisions, this policy, upon evidence of insurability satisfactory to the Company, may be reinstated within the first three years of the term for which the insurance is continued by payment of arrear premiums with interest at six per cent. per annum.

OPTIONS AT MATURITY.

The insured, by written notice to the Company at its Home Office, and with the written consent of the Assignee and irrevocable beneficiary, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

(1) By the payment of equal annual instalments for a specified number of years the first instalment being payable immediately in accordance with the following table for each \$1,000 of said net sum.

(2) By the payment of equal annual instalments, payable at the beginning of each year, for a fixed period of twenty years, for so many years longer as the payee shall survive in accordance with the following table for each \$1,000 of said net sum.

Instalments payable under options (1) or (2) which shall have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

If the insured shall not have directed otherwise, the benefits

may, after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured, the payee may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (1) in the following table, provided that no such commutation will be made under option (2) except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALMENTS FOR EACH \$1,000.

OPTION (1)		OPTION (2)					
Number of Instalments	Amount of Each Instalment	Age of Payee when Policy Becomes Payable	Amount of Each Instalment	Age of Payee when Policy Becomes Payable	Amount of Each Instalment	Age of Payee when Policy Becomes Payable	Amount of Each Instalment
1	\$507 39	0	\$42 48	25	\$43 16	50	\$56 00
2	343 23	1	40 17	26	43 49	51	57 29
3	261 19	2	39 38	27	43 84	52	57 98
4	211 99	3	39 06	28	44 20	53	58 66
5	179 22	4	38 93	29	44 58	54	59 32
6	155 83	5	38 91	30	44 98	55	59 96
7	138 30	6	38 96	31	45 39	56	60 58
8	124 69	7	39 05	32	45 82	57	61 16
9	113 81	8	39 19	33	46 27	58	61 72
10	104 92	9	39 35	34	46 73	59	62 23
11	97 53	10	39 52	35	47 22	60	62 71
12	91 29	11	39 70	36	47 73	61	63 15
13	85 94	12	39 88	37	48 25	62	63 54
14	81 32	13	40 08	38	48 79	63	63 89
15	77 29	14	40 28	39	49 36	64	64 20
16	73 74	15	40 49	40	49 94	65	64 45
17	70 59	16	40 71	41	50 54	66	64 67
18	67 78	17	40 94	42	51 17	67	64 85
19	65 25	18	41 18	43	51 80	68	64 98
20	62 98	19	41 42	44	52 45	69	65 09
21	60 91	20	41 68	45	53 12	70	65 16
22	59 04	21	41 95	46	53 80	71	65 21
23	57 32	22	42 24	47	54 49	72	65 23
24	55 75	23	42 53	48	55 19	73	65 25
		24	42 82	49	55 89	and over	

Agents are not authorized to modify this policy or to extend time for paying a premium.

In Witness Whereof, the Company has caused this Policy to be executed this 1st day of February, 1916.

HARRISON B. SMITH,
President.

JNO. C. RHELDAFFER,
Secretary.

J. P. BOWERMAN,
Actuary.

**SUPPLEMENTAL AGREEMENT TOTAL AND PERMANENT
DISABILITY CLAUSE.**

**GEORGE WASHINGTON LIFE INSURANCE COMPANY,
CHARLESTON, W. VA.**

IN CONSIDERATION OF the additional premium of *Two Dollar and Forty cents* to be paid with the premium falling due upon each anniversary of the date of entry of Policy No. 99999 on the life of *John Doe* hereby agrees that if the insured thereunder before attaining the age of sixty years, and after payment of the premium thereon for at least one year and before default in the payment of any subsequent premium, shall furnish due proof to the Company that he has become totally disabled by bodily injury or by disease so that he is and shall be permanently, continuously and wholly incapacitated for life and prevented thereby from pursuing any gainful occupation, and that such disability has existed continuously for not less than sixty days, the Company, by endorsement thereon shall agree to waive the payment of premiums which may thereafter fall due during the continuance of such disability. If premiums shall have been waived as herein provided, the insured shall on demand furnish to the Company due proof of continued disability at the date when any premium would have fallen due. Failure to submit such proof shall operate as a cancellation of the benefit, and premiums thereafter falling due must be paid in accordance with the conditions of the policy. The insured agrees to keep the Company informed of every change in his address and residence, and to give immediate notice should he recover from his total disability. The irrecoverable loss of sight in both eyes, or the total and permanent loss by accident or disease of the use of both hands or both feet or of one hand and one foot, shall constitute total disability within the meaning of this contract without prejudice to any other cause of disability. Waiver of premiums by the Company under the foregoing provision shall not affect the right of the insured to any dividend or other benefit provided for in said policy, the surrender value of which, as well as dividends and other benefits shall continue with the same force and effect as if the premiums were duly paid by the insured. And it is further provided that should total and permanent disability be purposely caused by the insured, or by committing any criminal action, the insured shall have no claim to the waiver of premiums as above.

IT IS AGREED that this Disability benefit may be discontinued by the insured at any time as of any anniversary of the date of entry of said Policy by written request to the Company, such discontinuance to take effect upon surrender and cancellation by the Company at its Home Office of this Supplemental Agreement, and on such discontinuance or when the insured attains the age of sixty years the extra premium charged for this benefit will thereafter cease. Surrender values will not be changed if this Disability Benefit is discontinued. Non-payment of the additional premium in accordance with the above will void the benefits secured hereby.

IN WITNESS WHEREOF, the GEORGE WASHINGTON LIFE INSURANCE COMPANY has caused this agreement to be executed this 26 day of February, 1916.

JNO. C. RHELDAMER,
Secretary.

HARRISON B. SMITH,
President.

APPLICATION.

I hereby agree that all the statements and answers herein are warranted to be true; that this contract shall not take effect until the first premium has been paid during my good health and within sixty days of the date of the Policy hereby applied for. The Company will apply all dividends upon my policies of insurance toward the purchase of paid-up insurance additions until otherwise ordered.

20-PREMIUMS LIFE POLICY WITH DISABILITY
BENEFITS

With Supplemental Disability-Annuity Agreement

a. 99,999

Age 35

AMOUNT, \$10,000

ANNUAL PREMIUM, \$365.60

THE GERMANIA LIFE INSURANCE COMPANY
OF THE CITY OF NEW YORK

In consideration of the payment of premiums as hereinafter provided AGREES TO PAY at the Home Office of the Company in the City of New York upon receipt at said Home Office of due proof of the death during the continuance of this contract of *John Doe*, of New York, County of New York, State of New York (herein called the Insured) to *Mary Doe*, with the right to the Insured to change the beneficiary as hereinafter provided the sum of *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year.

THE FIRST PREMIUM OF *Three Hundred Sixty-Five* Dollars and *Sixty* Cents will be payable on delivery hereof, and further premiums of like amount annually on the *first* day of *October* in every year during the continuance of this policy until premiums shall have been paid for *Twenty* full years from *October first*, *Nineteen Hundred and Thirteen*, or until the prior death of the Insured.

THIS POLICY IS FREE FROM CONDITIONS as to residence, travel, occupation or military or naval service, and shall be incontestable after one year from its date of issue, except for non-payment of premium.

THE BENEFITS AND PROVISIONS printed or written by the Company on the following pages are a part of this policy as fully as if they were recited at length over the signatures hereto affixed.

IN WITNESS WHEREOF The Germania Life Insurance Company has caused this contract to be signed this *first* day of *October*, *Nineteen Hundred and Thirteen*.

Carl Heye,
Secretary.

Hubert Cillis,
President.

BENEFITS AND PROVISIONS.

1. ANNUAL DIVIDENDS.—This policy shall participate in the profits of the Company and the proportion of divisible surplus accruing hereon shall be ascertained and distributed annually.

2. DIVIDEND OPTIONS.—At the option of the Insured or the beneficiary the dividends declared will at the end of the first and each succeeding policy year, without any condition as to payment of premium, be

- (a) paid in cash; or
- (b) applied toward payment of premium; or
- (c) left on deposit with the Company to accumulate with interest compounded and credited annually at such rate, not less than three per centum per annum, as the Company may from year to year determine. Such deposit will be payable with the policy at maturity, but may be withdrawn at the end of any policy year;
- (d) applied to the purchase of a paid-up addition to the sum insured hereunder, with participation in surplus. Any such addition may at any time be surrendered for cash value, which shall be equal to the reserve thereon (increasing yearly), but in no case less than the amount of the original cash dividend, provided such reserve is not included in any value granted under the provisions of paragraph 4, "Loans," or of paragraph 5, "Options on Surrender or Lapse."

Unless the Insured or the owner of this policy shall elect otherwise within three months after the mailing by the Company of a written notice requiring the election of one of the four above options, the dividend will be applied according to option (d) above.

3. PAID-UP AND ENDOWMENT OPTIONS.—When the reserve on this policy and on any outstanding dividend additions (paragraph 2, option (d)) according to the American Experience Table Mortality with interest at the rate of three per centum per annum together with any accumulated dividends held at interest (paragraph 2, option (c)), shall equal or exceed the reserve on the same mortality and interest basis for a fully paid-up policy of the same amount and payable at the same time and on the same conditions as this policy, at the then attained age of the Insured, the Company will make this policy paid-up in full with participation in surplus, any indebtedness to the Company hereon to be a lien against such paid-up insurance; or, when such aggregate amount shall equal or exceed the face amount of this policy, the Company will mature this policy and pay such amount as an endowment less any indebtedness to the Company hereon, provided in either case that a proper request be made therefor together with a satisfactory release.

4. LOANS.—At any time after two full years' premiums have been paid, and while this policy is in force, the Company will loan on proper assignment and delivery of the policy and on the security thereof an amount which, at the option of the Insured or the owner, shall be equal to or less than the cash surrender value of the policy at the end of the current policy year. Any unrepaid portion of the premium for said policy year, together with any existing indebtedness to the Company on or secured by this policy, shall be paid out of the proceeds of such loan. Interest on the loan will be at the rate of five per centum per annum payable in advance to the end of the current policy year, and in advance for each year thereafter, principal and interest to be payable at the Home Office of the Company. If interest is not paid when due, it shall be added to the existing loan and bear interest at the same rate.

The whole or any part of a loan may be repaid to the Company at any time while this policy is in force. Failure to repay such loan or to pay interest thereon when due shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash surrender value at the time of such failure, nor until one month after notice to that effect shall have been mailed by the Company to the last known address of the Insured or the owner and of the Assignee of record at the Home Office of the Company, if any.

5. OPTIONS ON SURRENDER OR LAPSE.—After premiums shall have been paid on this policy for two full years, then in case of default in the payment of any subsequent premium or installment of premium, if such default continues after the period of grace herein provided for, the policy will have one of the following optional values:

(a) **AUTOMATIC PAID-UP LIFE INSURANCE.**—Without any action on the part of the Insured or the owner, the policy will be continued in force as paid-up life insurance of a reduced amount, payable at the same time and under the same conditions as this policy, with participation in surplus and with increasing loan and cash surrender values; or

(b) **CASH SURRENDER VALUE.**—Upon due surrender of the policy by the Insured or the owner, its value will be paid in cash and the insurance terminated. The cash surrender value shall be equal to the reserve at the date of default for the face amount of this policy and for any outstanding dividend additions thereto, computed according to the American Experience Table of Mortality with interest at the rate of three per centum per annum, less an amount leaving a maximum of one and four-tenths per centum of the sum insured at the end of the second policy year, and decreasing annuities thereafter. Beginning with the end of the tenth policy year the cash surrender value shall be equal to the full reserve. Any indebtedness to the Company on the policy existing at the time of surrender shall be deducted from any such cash surrender value; or

(c) **PAID-UP EXTENDED TERM INSURANCE.**—Upon written request made by the Insured or the owner and received at the Home Office of the Company together with the policy duly surrendered within three months from the due date of the premium in default, the Company will grant paid-up term insurance reckoned from said date, without participation in surplus and without the right to dividends, for an amount equal to the face amount of this policy and for any outstanding dividend additions thereto, less any indebtedness to the Company.

The amount of the automatic paid-up life insurance under option (a) above, or the term of the paid-up extended insurance obtainable under option (c) above, will be such as the cash surrender value obtainable under option (b) above, less any indebtedness hereon to the Company, will purchase when applied as a net single premium on the mortality and interest basis as stated above.

The paid-up life insurance and the paid-up term insurance provided for will be entitled to cash surrender values, which shall be equal to the full reserve thereon at the time of surrender, computed on the basis above mentioned, less any indebtedness to the Company on account of such paid-up insurance.

Any accumulated cash dividends (paragraph 2, option (c)) accruing to the credit of this policy at the date of surrender or death shall then be payable in cash in addition to the payment of cash value or the granting of the paid-up life or extended term insurance above provided for.

The Insured will be entitled to receive any cash dividends due on this policy or the loan value or the cash value above provided for, except when the interest of any beneficiary hereunder without revocation, in which case the right to receive any such amount shall vest in the Insured and the beneficiary jointly.

While any owner of this policy, either by the terms hereof or assignment, is a minor, no loan can be made by the Company except for the purpose of paying premiums; and before a cash surrender value can be paid, the interest of such minor must be fully released by a duly appointed guardian.

TABLE OF LOAN AND SURRENDER VALUES.

The figures in the following table represent the minimum values obtainable at the end of completed policy years, if there be no indebtedness against the policy and provided premiums have been paid for the full number of years stated or for the full number of years required by this policy if less than the number stated. These values will be increased on account of any outstanding dividend additions. If there be any indebtedness to the Company on this policy the figures will be modified as herein provided.

At the End of Policy Year	Cash Surrender Value Loan Value for Each \$1,000 of Insurance	Paid-up Life Insurance for Each \$1,000 of Insurance	Paid-up Term Insurance for Face Amount of Policy for	
			Years	Days
2	\$30 72	\$71 00	3	188
3	55 95	126 00	6	155
4	81 96	182 00	9	123
5	108 77	237 00	12	26
6	136 40	291 00	14	183
7	164 89	346 00	16	218
8	194 27	400 00	18	141
9	224 56	454 00	19	332
10	255 78	507 00	21	80
11	286 24	557 00	22	92
12	317 68	606 00	23	63
13	350 16	655 00	24	7
14	383 70	704 00	24	306
15	418 33	753 00	25	248
16	454 11	802 00	26	219
17	491 07	852 00	27	245
18	529 31	901 00	29	8
19	568 89	950 00	31	24
20	609 92	1000 00	Life	

Values for later years will be computed upon the above stated basis, and be furnished upon request.

The cash surrender value or the loan value set forth in the above table for end of a policy year, less interest thereon at the rate of five per centum per annum to the end of such policy year, may be obtained at any time during such policy year, provided all premiums shall have been duly paid as required.

The values provided for in the above table will be proportionately increased by the payment of additional instalments of premium beyond the full paid policy year.

6. PAYMENT OF PREMIUMS.—All premiums hereunder are payable on or before the specified dates at the Home Office of the Company or to a duly authorized agent or agency cashier presenting the official receipt signed by an Executive Officer (President, Vice-President, Second Vice-President, or Secretary) and countersigned by such agent or agency cashier.

On premiums paid one month or more before the date when due a discount will be allowed at the rate of three per centum per annum from the date of payment to the date when due.

Premiums are payable annually in advance, but the Company will accept payment in semi-annual or quarterly instalments according to its published rates at the time this policy was issued. A change in the method of payment herein stipulated may be made at the end of any policy year, upon a written request for such change to be filed at the Home Office of the Company before the anniversary date on which the change is to take effect.

Except as herein expressly provided, the payment of a premium or instalment thereof shall not maintain this policy in force beyond the date when the next premium or instalment thereof is due.

7. GRACE.—A grace of one month (not less than thirty days) shall be allowed for the payment of every premium after the first without any interest charge, during which time the insurance shall continue in force. If the death of the Insured occur during the period of grace, the overdue premium and any unpaid portion of the premium for the then current policy year will be deducted from the amount payable hereunder.

8. PREMIUM EXTENSION BEYOND GRACE PERIOD.—If a request therefor is made in writing by the Insured or the owner and received at the Home Office of the Company within the period of grace, an extension for a further period expiring not later than

inety days from the due date will be granted by the Company for the payment of any overdue premium, upon the execution and subject to the conditions of an extension agreement on the Company's form, and, if required, upon the payment of a deposit on account of such premium. Any cash dividend then available may be used to increase the deposit. At the expiration of the extension period the premium less the deposit, if any, is payable with interest thereon at five per centum per annum for the extension period granted beyond the period of grace.

9. **AUTOMATIC PREMIUM LOANS.**—Upon a satisfactory request therefor made by the Insured or the owner and received at the Home Office of the Company before default in the payment of premium, and until a written revocation of such request has been filed with the Company at its said Home Office, the amount of premium or interest not paid in cash when due, less any dividend applicable thereon, will, without further action of the Insured or the owner, be loaned by the Company in payment of such premium and interest, if any, and charged as an indebtedness incurred by this policy, subject to interest as above specified in paragraph 4, "Loans," provided that the net loan value (after deducting any indebtedness hereon to the Company) then available is sufficient to pay the premium and interest then due.

10. **AUTOMATIC PAYMENT OF PREMIUM BY DIVIDENDS.**—If a premium is unpaid at the end of the period of grace and provision for payment shall not have been made in accordance with paragraph 8 or paragraph 9, then if any accumulated dividends (paragraph 2, option (c)) are standing to the credit of the policy at least equal to the payment required, such payment will be made by the application of an equal amount of such dividend credit; or if the credit be less than the required payment, then out of such credit, if sufficient, shall be paid a semi-annual or quarterly installment of premium, and such application shall be a proper discharge of the Company for the dividend credit so applied.

11. **ERROR IN AGE.**—If the age of the Insured was misstated on the application for this policy, and there has been no adjustment on account of such misstatement, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

12. **SUICIDE.**—If the Insured shall, within one year from the date hereof, commit suicide or die by his or her own hand or act, whether sane or insane at the time, the liability of the Company shall be limited to the amount of the reserve for this policy, computed according to the American Experience Table of Mortality with interest at the rate of three per centum per annum.

13. **REINSTATEMENT.**—This policy, if not previously surrendered, may be restored to full force at any time after default in payment of any premium, upon evidence satisfactory to the Company of the insurability of the person upon whose life this policy was issued, and upon payment of arrears of premiums with interest at the rate of five per centum per annum compounded annually on the premiums and on any indebtedness to the Company existing at the policy at date of default, which indebtedness and arrears of premiums and interest shall at the option of the Insured be paid in cash, or, to the extent of the cash surrender value at the date to which reinstatement is made, be settled by a loan on the policy in accordance with the provisions of paragraph 4, "Loans." The Company will state upon request in what form evidence of insurability shall be furnished and will bear the cost thereof.

14. **ASSIGNMENT.**—No assignment of this policy shall be binding upon the Company unless it be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

15. **CHANGE OF BENEFICIARY.**—If the right to change the beneficiary has been reserved to the Insured, he may, if of full age, at any time during the continuance of this policy, change and successively change the beneficiary hereunder whether original or substituted, without the consent of such beneficiary, but the interest

of the newly substituted beneficiary shall be subject to the terms of any then existing assignment of this policy. The Insured may declare the designation of any beneficiary to be irrevocable. During the lifetime of any irrevocably designated beneficiary the Insured shall not have the right to revoke or change the designation of the beneficiary without the written consent of such beneficiary filed with the Company. If any beneficiary, revocable or irrevocable, dies before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise specifically provided. Every change of beneficiary or change from revocable to irrevocable designation must be made by written notice to the Company at its Home Office, accompanied by the policy, and will take effect only when endorsed on this policy by the Company.

16. **PRIVILEGE OF CHANGE TO OTHER FORMS OF POLICIES.**—This policy while in full force may be changed at the end of any policy year upon due release, without medical re-examination of the Insured, to any other plan in use at the time this policy was issued requiring a higher rate of premium, except the continuous instalment or life income plan. The new policy shall be written at the same age, bear the same number and date and be for the same amount as this policy, and shall be effective upon the payment of a sum equal to the difference between the premiums on the new policy and the premiums paid on this policy with compound interest at a rate of five per centum per annum from the due date of each premium to the date when the change is made, provided, however, that the amount to be paid to secure such change shall in no case be less than the difference in the reserves for the respective policies according to the American Experience Table of Mortality with interest at the rate of three per centum per annum. Any accumulated cash dividends held at interest (paragraph 2, option (c)) and the cash value of any outstanding dividend additions (paragraph 2, option (d)), as well as any dividends that would have accrued on this policy had it originally been issued on the form chosen, in excess of the cash dividends actually declared on this policy, may be used in settlement of the amount so payable.

17. **POLICY AND APPLICATION ENTIRE CONTRACT.**—This policy and the application herefor constitute the entire contract between the parties hereto. All statements made by the Insured as a basis for the contract shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim hereunder, unless it is contained in the written application herefor and unless a copy of the application is endorsed hereon or attached hereto when the policy is issued.

18. **NOTICE.**—Agents have no authority to extend the time for payment of a premium or interest or to make, alter or discharge the contract or to waive a forfeiture or to bind the Company by statement or promise.

19. **OPTIONAL METHODS OF SETTLEMENT.**—Unless otherwise provided by written notice filed at its Home Office, the Company, at the option of the payee, make settlement under this policy on death claim or as a matured endowment according to one of the following methods:

(a) **CASH.**—Pay the net proceeds of the policy in cash.

(b) **GUARANTEED INCOME.**—Retain the net proceeds of the policy as a principal sum and pay interest thereon at the end of each year during the lifetime of the payee at a rate not less than three per centum per annum, and pay said principal sum with accrued or unpaid interest thereon upon the death of the payee to his or her executors, administrators or assigns.

(c) **LIMITED INSTALMENTS.**—Pay the net proceeds of the policy in equal monthly instalments, provided the amount of each instalment is not less than ten dollars, the first instalment to be payable immediately, and the amount of each instalment to be in conformity with the accompanying table.

Completed Age of Payee when Policy becomes payable.....	64	65	66	67	68	69 and over		
Amount of each Monthly Instalment per \$1,000.	\$5 45	\$5 47	\$5 49	\$5 50	\$5 51	\$5 52		

At any time while this policy is in force and unassigned, the Insured, or, if the interest of any beneficiary hereunder is irrevocable, the Insured and beneficiary jointly, upon written request to the Company filed at its Home Office, may elect any one of the above described options of settlement. If the policy is assigned, the signatures of the owners will be required. A revocation of any such election may be effected in like manner.

Unless otherwise provided by written notice filed at the Company's Home Office, if settlement of this policy is made under option (b), the payee or payees may secure the payment of the principal sum in cash at any time upon giving a satisfactory release therefor; or if settlement is made under option (c) or option (d), the payee or payees may commute in one payment, discounting at the rate of three per centum per annum, any of the unpaid instalments under option (c) or any of the unpaid instalments certain under option (d), subsequent payments, if any, under such options being in no wise affected by any such commutation.

Any instalments payable under option (c) or option (d) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise provided by written notice filed at the Home Office of the Company, to the executors, administrators or assigns of the payee.

The above methods of settlement (c) and (d) are not available if the beneficiary be a corporation, a co-partnership or an association.

INCREASE OF INTEREST INCOME OR INSTALMENT PAYMENTS.—In addition to the interest income under option (b) or the instalment payable under option (c) or within the fixed period of twenty years under option (d), there will be allowed by the Company at the end of each year on the fund retained such excess interest as the Company shall from year to year declare on such funds.

ANNUAL, SEMI-ANNUAL OR QUARTERLY INSTALMENTS.—At the option of the owner provision may be made for paying in lieu of the monthly instalments, annual, semi-annual or quarterly instalments which shall be the equivalent in value of the monthly instalments above specified, but will be slightly less than such instalments; the aggregate amount payable each year.

GUARANTEED INCOME OR INSTALMENT CERTIFICATE.—This policy, upon its maturity (either as a death claim or as an endowment) if any of the above elections shall have been made, shall be rendered to the Company and, except in the case of option (a), a Certificate evidencing the rights and benefits under the option selected shall be issued in exchange therefor.

BENEFITS AND PROVISIONS.

WAIVER OF PREMIUMS IN CASE OF DISABILITY.

If, after payment of premiums on this policy for at least one full year and before default in the payment of any subsequent premium, satisfactory proof shall be furnished to the Company that the Insured before attaining the age of sixty years has become wholly disabled by bodily injury or disease (any such cause occurring after the delivery of this policy) so that he is and presumably be permanently and continuously prevented from engaging in any occupation whatsoever for remuneration for profit, the Company, by endorsement hereon, will agree to waive payment of the premiums thereafter becoming due during the continuance of such disability. If premiums are so waived, they shall not be deducted from the amount payable hereunder and the policy

shall participate in surplus and the values provided for in paragraph 4, "Loans," and in paragraph 5, "Options on Surrender or Lapse" shall increase from year to year in the same manner as if the premiums had continued to be paid to the Company regularly when due. Any dividends declared on this policy during its continuance after the provisions of this paragraph have taken effect shall be paid in cash.

Provided always that notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall as often as required by the Company furnish satisfactory proof of continuance of such disability. If the Insured shall fail to furnish such proof or if it shall appear to the Company that the Insured has so far recovered as to be able to engage in any occupation whatsoever for remuneration or profit, then all premiums thereafter falling due shall be paid as originally provided in this policy.

Without prejudice to any other cause of disability, the entire and irrevocable loss of the sight of both eyes, or the severance of both hands above the wrists or of both feet above the ankles or of the entire hand and one entire foot, shall be considered as total and permanent disability within the meaning of this paragraph.

At the end of any policy year, upon the written request of the Insured or the owner, the provisions of this paragraph may by endorsement on this policy be made inoperative. After such a change, if no such change has been made, after the Insured has attained the age of sixty years, provided premiums are then still payable, the premiums required by this policy will be reduced to *Three Hundred Sixty-two* dollars and *Twenty* cents.

NOTE.—The foregoing printed paragraphs contain all the benefits and provisions referred to on the first page hereof. Any additional benefits or provisions will be stated below over the signature of an Executive Officer of the Company.

The Company's Official receipt for the first premium, countersigned by the agent, must be delivered with this policy upon due payment of such premium.

NOTICE.—To collect the amount payable under this policy it is necessary to employ any person, firm or corporation.

APPLICATION.

I HEREBY DECLARE AND AGREE that the foregoing statements, together with this declaration and my statements and answers to the Company's Medical Examiner in Part II hereof, shall constitute my application for insurance on my life; that all of said statements and answers are full, complete and true, are material to the risk, and are offered by me as a consideration for, and as the basis and part of the proposed contract of insurance. I also agree that there shall be no contract of insurance until a policy shall have been issued and delivered to me, and the first premium thereon paid, during my lifetime and continued good health, and that such delivery and payment shall constitute acceptance of the policy as issued. I further agree that only an Executive Officer of the Company has authority to make or alter a contract of insurance, and to bind the Company by any promise or statement.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read and find correctly recorded as made by me each of the above statements, and I renew and confirm the declaration as to such statements made by me in Part I of this application. I expressly waive on behalf of myself and of any person who may have or claim any interest in any policy issued upon this application, all provisions of law forbidding any physician or other person who has attended or examined me, or who hereafter attend or examine me, from disclosing any knowledge or information thereby acquired.

DISABILITY ANNUITY AGREEMENT

DISABILITY AGREEMENT SUPPLEMENTAL TO POLICY No. 99999. Annual Premium as stipulated in the policy, \$365.60. Additional Premium for disability benefits as specified below, \$14.30. Total, \$379.90.

THE GERMANIA LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK, by this Supplemental Agreement, attached to Policy No. 99999 on the life of *John Doe*.

IN CONSIDERATION of *Fourteen Dollars*, and *Thirty cents*, to be paid together with each *Annual* premium required by said policy during the period terminating at the end of the policy year in which the Insured shall attain the age of 60 years,

GRANTS THE FOLLOWING DISABILITY BENEFITS in addition to the benefit provided for in the paragraph of said policy entitled "Waiver of Premiums in Case of Disability," namely:

1. **DISABILITY BEFORE AGE 60.**—If disability as described in the aforementioned paragraph shall occur before the Insured attains the age of 60 years and while no premium is in default, six months after due proof of such disability shall have been received by the Company, provided such disability then exists and this agreement is in force, the Company will pay to the Insured, with the written consent of the assignee, if any, one-tenth of the face amount of said policy and one-tenth of such face amount annually thereafter during the continuance of such disability until the policy shall become a claim either by the death of the Insured or as a matured endowment.

If the age of the Insured was misstated in the application for said policy, the annuity payable under the provisions of this agreement shall be such as the actual premiums paid would have purchased at the correct age; any overpayment or overpayments by the Company by reason of understatement of age shall be charged with interest thereon against any payments to be made after adjustment under the provisions either of this agreement or of said policy.

The annuity payments provided for in this section will not apply if disability occurs as a result of military or naval service in war.

2. **DISABILITY AFTER AGE 60.**—If due proof shall be received by the Company that disability as aforesaid occurred after the Insured attained the age of 60 years and while no premium is in default, the Company, by endorsement on the policy, will agree to waive payment of the premiums which thereafter may become due under the policy during the continuance of such disability. Each premium so waived will reduce by its amount the face amount of the policy; the amount of the premium will be correspondingly reduced and all values under the policy shall be reduced to correspond to the reduced insurance and will be calculated as if the premium for the reduced insurance had been paid when due. If, under this provision, the loan value of the policy is reduced so as to become equal to or less than any outstanding indebtedness on the policy, the Company's liability under the policy shall terminate.

Recovery from Disability.—If, in accordance with the paragraph "Waiver of Premiums in Case of Disability," upon recovery from such disability premiums as stipulated in the policy and this agreement respectively shall again become payable, no further disability annuity payments shall be made, and if the insurance shall have been reduced under the provisions of this agreement, such reduced insurance shall thereafter be the face amount of the policy and the premiums thereafter falling due and all the benefits under the policy will be reduced accordingly.

At the end of any policy year, upon the written request of the Insured or the owner, accompanied by this agreement, its provisions will be discontinued and thereafter the payment of the aforesaid additional premium shall not be required.

If default be made in the payment of the said additional premium, this agreement shall cease and determine and the premiums thereunder shall remain the property of the Company.

Except as provided above, all the conditions and privileges of policy shall remain unchanged.

IN WITNESS WHEREOF, The Germania Life Insurance Company caused this agreement to be executed this First day of April, 1916, at New York City.

H. CILLIS,
President.

Secretary.

Additional Premiums Payable Together with the Premiums stipulated in the Policy but Not Longer than to the End of the Year in Which the Insured Attains Age 60.

Incorporated by the State of New York.

20 PAYMENT LIFE POLICY
WITH DISABILITY BENEFIT.

No. 99999.

AMOUNT \$10,000.00.

PREMIUM \$3

THE HOME LIFE INSURANCE COMPANY
OF NEW YORK.

In Consideration of the application for this Policy, which is endorsed hereon, and of the annual premium of *Hundred Sixty-four and 10/100* Dollars, and of the payment of a like amount upon each *first* day of *March* hereafter *twenty* full years' premiums shall have been paid or until the prior death of the Insured,

Promises to Pay at the Home Office of the Company in the City of New York upon receipt at said Home Office of due notice of the death of *John Doe* of *New York*, County of *New York*, State of *New York*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy, upon the surrender of this Policy, duly released, to *Mary Doe*, his wife, beneficiary, with right of revocation.

Change of Beneficiary.—When the right of revocation has been reserved, the Insured, if there be no existing assignment of the Policy filed with the Company as herein provided, may, while the Policy is in force, designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company and not before. If any beneficiary, under either a revocable or irrevocable designation, shall die before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise herein provided.

Payment of Premiums.—Except as herein provided to the contrary, payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office to any agent of the Company upon delivery on or before the date due of a receipt signed by an Executive Officer, to-wit:—President, Vice-President, or Secretary of the Company and countersigned by said agent.

Grace Period.—A grace of one month (but not less than thirty days) without interest, shall be granted for the payment of every premium after the first, during which time the policy shall continue in force. If death occur within the period of grace, the unpaid premium shall be deducted from the amount payable hereunder.

ANNUAL DIVIDENDS.

This Policy shall participate in the surplus of the Company and a proportion of the divisible surplus accruing hereon shall be retained and distributed annually by the Company.

DIVIDEND OPTIONS.—At the option of the Insured or the owner this Policy such dividends shall on the.....day of..... each year be either (1) Paid in cash; or, (2) Applied toward the payment of any premium or premiums; or, (3) Applied to the purchase of paid-up additions to the Policy; or, (4) Left to accumulate the credit of the Policy with interest at the rate of three per centum per annum and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

AUTOMATIC.—Unless the Insured or the owner shall elect otherwise within three months after the mailing by the Company of a written notice requiring the election of one of the options above listed, the dividends shall be applied as per option (3) to purchase paid-up additions which may be surrendered for cash at any time. The cash value thereof shall not be less than the original cash dividend as per option (1).

APPLICATION OF DIVIDENDS.

If the dividends be left to accumulate to the credit of the policy per option (4) above:—

(a) The insured may on any anniversary apply the accumulated amount to shorten the period during which premiums are payable hereunder.

(b) Whenever the accumulated dividends together with the reserve on this policy shall equal the sum insured the Company will, on the surrender of this policy, accompanied by legal release of claims hereunder, pay the amount of said policy deducting any existing indebtedness.

SEMI-ANNUAL OR QUARTERLY PREMIUMS.

MODE OF PAYMENT CHANGED.—The mode of premium payments may be changed by the owner of this policy by written notice to the Company at its Home Office not less than forty-five days prior to any anniversary date, from annual payments to semi-annual or quarterly instalments, or vice versa, at the premium rates and on conditions in force at the date hereof.

Surrender and Loan values are quoted in the Table below for completed years only; but if a policy be continued in force by semi-annual or quarterly payment for a fraction of an additional year, surrender values will be proportionately increased for the additional time the policy is thus maintained in force.

LOANS AND SURRENDER OPTIONS.

LOANS; POLICY SOLE SECURITY.—After two full years' premiums have been paid and while this Policy is in force the Company will, upon request, within ninety days after an application for loan is received, make a cash loan, secured by the due assignment or pledge of the Policy and on the sole security thereof, an amount which with any existing loan hereon, and interest to the end of the current policy-year on the total loan and with any unpaid portion of said current policy-year's premium, shall be equal to or, at the option of the owner, less than the Cash Value at the end of such current policy-year; interest on the loan will be at the rate of six per centum per annum, payable in advance, and this interest if not paid annually shall be added to the existing loan and shall bear interest at the rate at which the loan is made. Failure to repay any such advance or to pay interest shall not avoid this Policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value at the time of failure, nor until one month after notice shall have been mailed to the Company to the last known address of the Insured and of assignee of record, if any, at the Home Office of the Company.

SURRENDER OPTIONS.—After this Policy shall have been in force for two full years, the owner, within three months after any default in payment of premium, but not later, may elect (a) to surrender the Policy for its Cash Value; or, (b) to have the insurance continued in force as term insurance from the date of such default, without future participation and without the right to loan or cash

values, for an amount equal to the face amount of this Policy any outstanding dividend additions, less any indebtedness to Company hereon; or, (c) to purchase *Participating* paid-up insurance payable at the same time and on the same conditions this Policy.

CASH VALUE.—The Cash Value under option (a) after premiums have been paid for two full years or more shall be the reserve at the date of default, according to the American Experience Table of Mortality, with interest at the rate of three per centum per annum, subject to the deduction of a surrender charge which in the second and third years shall be not more than one one-half per centum of the amount insured by this policy and will diminish in subsequent years until, *after premiums have been paid for ten full years or more, there shall be no surrender charge.* From such cash value any indebtedness to the Company existing at date of surrender shall be deducted.

PAID-UP; OR EXTENDED INSURANCE.—The term for which insurance will be continued under option (b), or the amount of paid-up participating life insurance obtainable under option (a) shall be such as the Cash Value less indebtedness obtainable under option (a) will purchase at the attained age of the Insured at date of default when applied as a net single premium according to reserve basis aforesaid.

TABLE OF MINIMUM LOAN AND SURRENDER VALUE

The figures in the following Table give the minimum value available at the end of complete policy years if there be no indebtedness against the policy and provided premiums have been paid full for the number of years stated. These values will be increased on account of any dividends which have been allotted and have been withdrawn in cash up to the date of surrender or loan. If there be any indebtedness to the Company the figures will be reduced as hereinbefore provided.

After Policy has been in force	Loan or Cash Value	Paid-up Participating Life Insurance	Paid-up Non-Participating Term Insurance for	
			Years	Months
2 years	\$297 20	\$ 680	3	4
3 "	545 60	1240	6	4
4 "	799 60	1770	9	1
5 "	1075 20	2340	11	11
6 "	1334 00	2850	14	2
7 "	1626 40	3410	16	4
8 "	1927 70	3960	18	3
9 "	2238 10	4520	19	10
10 "	2557 80	5060	21	2
11 "	2862 40	5560	22	3
12 "	3176 80	6050	23	2
13 "	3501 60	6550	24	0
14 "	3837 00	7040	24	10
15 "	4183 30	7530	25	8
16 "	4541 10	8020	26	7
17 "	4910 70	8510	27	8
18 "	5293 10	9000	29	0
19 "	5688 90	9500	31	0
20 "	6099 20	10000	..	..
..

The Loan Values provided for in this table for the end of years can be obtained (less interest) during such policy years set forth above under caption "Loans and Surrender Options." Values for later years will be computed upon the above basis and will be furnished upon request.

AUTOMATIC EXTENDED INSURANCE.—On default in the payment of any premium hereon the insurance shall be continued, without action on the part of the insured, as paid-up non-participating Term Insurance as provided in option (b) aforesaid if the insured shall not within three months after such default surrender this policy to the Company at the Home Office for its Cash Value, or paid-up Insurance.

REINSTATEMENT 5 YEARS AFTER DEFAULT.—This policy may be reinstated at any time within five years from the date of default in the payment of any premium, upon evidence of insurability satisfactory to the Company and upon the payment of the arrears of premiums and of any cash surrender value allowed to the Insured with interest thereon at the rate of six per centum per annum, and, at the option of the Insured, either (a) upon payment in cash to the Company of any indebtedness which existed at said date of default together with interest thereon at the above rate, or (b) upon reinstatement of such indebtedness increased by the amount of interest thereon at the above rate, provided such reinstated indebtedness does not exceed the loan value at the date to which reinstatement is made.

PERMANENT TOTAL DISABILITY.

WAIVER OF PREMIUMS.—If, after one full annual premium shall have been paid hereon and before default in the payment of any subsequent premium, the insured shall, before attaining the age of 70 years, furnish due proof to the Company that he has become totally disabled by bodily injury or by disease, so that he is and will be permanently, continuously and wholly incapacitated for life and prevented thereby from pursuing any gainful occupation, the Company by endorsement hereon shall agree to waive the payment of premiums which may thereafter fall due during the continuance of such disability.

If premiums shall have been waived as herein provided, the insured shall on demand furnish to the Company due proof of continued disability at the date when any premium would have fallen due. Failure to submit such proof shall operate as a cancellation of this benefit, and premiums thereafter falling due must be paid in accordance with the conditions of the policy. The Insured agrees to keep the Company informed of every change in his address and telephone, and to give immediate notice should he recover from his disability.

The irrecoverable loss of sight in both eyes, or the total and permanent loss by accident or disease of the use of both hands or feet or of one hand and one foot, shall constitute total disability within the meaning of this contract without prejudice to any other cause of disability.

Waiver of premiums by the Company under the foregoing provisions shall not affect the right of the insured to any dividend or other benefit provided for in this policy, the surrender value of which, as well as dividends and all other benefits, shall continue to have the same force and effect as if the premiums were duly paid by the insured. This Disability Benefit may be discontinued at the insured's option; if so discontinued, or if the Insured attain age 70, premiums thereafter will be reduced by one dollar and ninety cents annually, being the additional premium for such benefit.

DISABILITY MODIFICATION.—If the Insured enter upon Military or Naval service in time of war or if while a civilian he engage in a similar occupation involving an association with Military or Naval maneuvers in time of war, the benefits of this provision together with the extra premium therefor, shall immediately cease. At that date a pro rata refund shall be made of the extra premium for the year then current.

HOME LIFE INSURANCE COMPANY,

ELLIS W. GLADWIN, Secretary.

PREMIUM LIENS.

UNPAID PREMIUMS ADVANCED.—In lieu of automatic extended insurance the Company will, on receipt of a satisfactory request from the owner hereof at any time prior to default in payment of any premium, advance the amount of any unpaid premium as a lien on the policy with interest in advance at the rate of six per centum per annum if, after deducting from the cash value all existing indebtedness and interest thereon to the end of the period for which the unpaid premium applies, the balance shall equal or exceed the overdue premium with interest to the same date. Subsequent premiums will in like manner be advanced from time to time as they fall due until the Cash Value as aforesaid is not sufficient to cover the accumulated indebtedness and advance the premium. Any indebtedness thus created shall be a first charge against the policy and all proceeds thereof, ranking in priority to the claim of any beneficiary or assignee.

If the Cash Value or balance thereof be not sufficient to pay the entire premium and interest it shall be used to pay a quarter of the premium and if insufficient to pay an entire quarterly premium an excess of the Cash Value hereon over the indebtedness shall be used to purchase extended term insurance as aforesaid.

At any time while the policy be thus continued the insured without medical re-examination may resume payment of premiums.

SPECIAL PROVISIONS.

FREE FROM CONDITIONS.—(See Clause at end of Policy.) Statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy, or be used in defence of a claim hereunder unless contained in the written application and unless a copy of such application be endorsed upon or attached to the policy when issued.

This Policy shall be incontestable, except for non-payment of premiums, after one year from its date of issue.

AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

SUICIDE.—This Policy shall become null and void if within one year from its date of issue the Insured shall commit suicide.

ASSIGNMENTS.—No assignment of this Policy shall be binding upon the Company unless such assignment or a certified copy thereof be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTIONAL MODES OF SETTLEMENT.

The insured or the beneficiary after the insured's death in the absence of the insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable upon the death of the insured paid as follows instead of in cash sum:—

FIXED INSTALMENTS.—1. In equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following Table for each \$1,000 of said net sum; or

INSTALMENTS 20 YEARS CERTAIN, LIFE THEREAFTER.—2. In equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive, in accordance with the following Table for each \$1,000 of said net sum; or

ANNUITY.—3. As an annuity during the life of the payee in accordance with the following Table for each \$1,000 of said

um, the last annuity payment to be the regular payment immediately preceding the death of the payee.

SUPPLEMENTARY CONTRACT.—When any option calling for annual payments is elected, this policy shall be surrendered upon its maturity and a supplementary contract shall be issued for the option elected, which shall specify to whom any unpaid instalments shall be paid in event of the death of the payee. Supplementary contracts for fixed instalment periods shall participate in surplus annually as apportioned by the Company.

Unless otherwise specified by the owner or by the beneficiary in making such election, the payee under options (1) or (2) may at any time surrender the contract guaranteeing the payment of instalments for the commuted value of the payments yet to be made, computed upon the same basis as option (1) in the following table; provided that no such surrender and commutation will be made under option (2), except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALMENTS FOR EACH \$1,000.

Age of Payee when policy becomes payable	Options (2) and (3)											
	Option (2)				Option (3)				Option (2)			
	Amount of each instalment option (2) Particip'g for 20 yrs		Annuity Option (3) Non-participating		Amount of each instalment option (2) Particip'g for 20 yrs		Annuity Option (3) Non-participating		Amount of each instalment option (2) Particip'g for 20 yrs		Annuity Option (3) Non-participating	
	Male Payee	Female Payee	Male Payee	Female Payee	Male Payee	Female Payee	Male Payee	Female Payee	Male Payee	Female Payee	Male Payee	Female Payee
10 and under	\$39 58	\$43 02	\$39 58	\$43 02	\$39 58	\$43 02	\$39 58	\$43 02	\$39 58	\$43 02	\$39 58	\$43 02
11	39 83	43 24	39 83	43 24	39 83	43 24	39 83	43 24	39 83	43 24	39 83	43 24
12	40 08	43 48	40 08	43 48	40 08	43 48	40 08	43 48	40 08	43 48	40 08	43 48
13	40 33	43 72	40 33	43 72	40 33	43 72	40 33	43 72	40 33	43 72	40 33	43 72
14	40 52	43 96	40 52	43 96	40 52	43 96	40 52	43 96	40 52	43 96	40 52	43 96
15	40 71	44 25	40 71	44 25	40 71	44 25	40 71	44 25	40 71	44 25	40 71	44 25
16	40 90	44 53	40 90	44 53	40 90	44 53	40 90	44 53	40 90	44 53	40 90	44 53
17	41 09	44 82	41 09	44 82	41 09	44 82	41 09	44 82	41 09	44 82	41 09	44 82
18	41 29	45 13	41 29	45 13	41 29	45 13	41 29	45 13	41 29	45 13	41 29	45 13
19	41 49	45 45	41 49	45 45	41 49	45 45	41 49	45 45	41 49	45 45	41 49	45 45
20	41 69	45 78	41 69	45 78	41 69	45 78	41 69	45 78	41 69	45 78	41 69	45 78
21	41 96	46 13	41 96	46 13	41 96	46 13	41 96	46 13	41 96	46 13	41 96	46 13
22	42 24	46 50	42 24	46 50	42 24	46 50	42 24	46 50	42 24	46 50	42 24	46 50
23	42 53	46 89	42 53	46 89	42 53	46 89	42 53	46 89	42 53	46 89	42 53	46 89
24	42 84	47 29	42 84	47 29	42 84	47 29	42 84	47 29	42 84	47 29	42 84	47 29
25	43 16	47 72	43 16	47 72	43 16	47 72	43 16	47 72	43 16	47 72	43 16	47 72
26	43 50	48 17	43 50	48 17	43 50	48 17	43 50	48 17	43 50	48 17	43 50	48 17
27	43 84	48 63	43 84	48 63	43 84	48 63	43 84	48 63	43 84	48 63	43 84	48 63
28	44 21	49 13	44 21	49 13	44 21	49 13	44 21	49 13	44 21	49 13	44 21	49 13
29	44 59	49 64	44 59	49 64	44 59	49 64	44 59	49 64	44 59	49 64	44 59	49 64
30 and over	45 00	50 18	45 00	50 18	45 00	50 18	45 00	50 18	45 00	50 18	45 00	50 18

Agents are not authorized to modify this Policy or to extend time for paying a premium.

IN WITNESS WHEREOF, the Company has caused this Policy to be executed this first day of March, 1913.

GEORGE E. IDE, *President.*

ELLIS W. GLADWIN, *Secretary.*

SUBSTITUTE FOR SPECIAL PROVISION "FREE FROM CONDITIONS."

This policy and the application herefor constitute the entire contract between the parties hereto, and is free from conditions as to residence, travel and occupation except that if the insured, during

the first year of the existence of this policy, shall be engaged on the side of the United States in Military or Naval service, this policy shall cease and become void unless the insured, before leaving the United States upon Military or Naval service, shall pay to the Company such extra premium as may be required for permission to undertake such service, the extra premium not to exceed five per cent. of the sum insured by the policy.

Dated.....191....

HOME LIFE INSURANCE COMPANY,

ELLIS W. GLADWIN,

Secretary.

DIVIDEND PARTICIPATION.

When cash dividends are applied to the purchase of Paid-up additions, or left to accumulate to the credit of the Policy, the amount thus left shall participate in the surplus interest earnings at such rate or rates as may be apportioned from time to time by the Directors.

Dated....., 191...

HOME LIFE INSURANCE COMPANY,

ELLIS W. GLADWIN,

Secretary.

APPLICATION.

11. Do you understand and agree that no statements, representations, or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights unless such statements, representations or information be reduced to writing, and presented to and approved by the President, Vice-President or Secretary of the Company; and that the Company shall incur no liability under this application until it has been received, approved, and a policy issued thereon and delivered during your life and continuance in good health, and until the full premium has been duly paid to and accepted by the Company or its authorized agent, except that when the premium has been paid in advance to an authorized agent of the Company and a conditional receipt on the Company's authorized form has been given by such agent, the liability of the Company shall be as stated in such conditional receipt?

NOTE.—Before this application will be considered the answer must be in the affirmative.

MEDICAL EXAMINER'S FORM.

On behalf of myself, and of any person who shall have or claim any interest in any policy issued hereunder, I declare each of the above answers to be true, full and complete.

20-PAYMENT LIFE GUARANTEED ANNUAL ADDITION POLICY WITH DISABILITY BENEFITS.

This is a non-participating policy and does not share in the profits or surplus of the Company

No. 99,999.

AGE, 35.

AMOUNT, \$10,000

ANNUAL PREMIUM, \$382.40

ILLINOIS LIFE INSURANCE COMPANY

Agrees to Pay the principal amount of *Ten Thousand Dollars*, together with such Fully Paid Additions as may have been credited to this policy, as provided on the second page hereof, to *Martha Priscilla Brown*, wife of the insured, or to such other beneficiary as may have been duly designated, at the Head Office of the Company, in Chicago, Illinois, immediately upon receipt of due proofs of the death of *Richard Gordon Brown*, the insured, of *Chicago*, County of *Cook*, State of *Illinois*, provided this policy is in force at the time of the death of insured.

YEARLY SURRENDER OPTIONS.

All premiums hereon having been paid in full in cash, and this policy being free from indebtedness, the insured, upon surrender and cancellation thereof on the second anniversary of its date of issue, or upon the date upon which any subsequent annual, semi-annual or quarterly premium may become due, a thirty days' previous notice in writing of insured's intention so to surrender having been furnished to the Company at its Head Office, will be entitled to one of the following options, the respective values or extensions thereof being shown in the Tables of Values on the fourth page hereof, which said Tables, with the explanation, illustration and statements prefixed thereto are a part of this policy:

First option—Cash.

Second option—Paid-up Insurance.

Third option—Extended Insurance.

NOTE.—The election of the second or third option will be evidenced by the issuance of a new policy in lieu of this policy.

Cash Loans, as provided on second page hereof.

THIS IS TO CERTIFY that Illinois Life Insurance Company will pay to the beneficiary under Policy No. *Specimen*, issued by said Company, the sum of One Hundred Dollars within three days after the receipt of this Certificate, in the event of the death of the insured while said policy is in force for the full face amount thereof; provided said Certificate is accompanied by an affidavit, stating the fact of the death of the insured thereunder, and the time, place and cause thereof, duly executed by the said beneficiary and the Judge or Clerk of any Court of Record of the County in which the said insured resides at the time of his death, or by any reputable physician, clergyman in good standing, or postmaster, residing in said county. The said payment shall apply on account of any amount due under said policy and, being made in advance of the receipt of due proofs of death, is made and accepted without admission by the Company of its liability on said policy.

ILLINOIS LIFE INSURANCE COMPANY,

By JAMES W. STEVENS, President.

Countersigned by.....Secretary-Recorder.

ONE MONTH'S GRACE.—A grace of one month from the due date of any premium, during which period of grace the insurance shall remain in force, will be allowed in the payment of premiums hereon during the second and subsequent policy years subject to an interest charge at the rate of five per cent per annum. In case of the death of the insured during said month, the unpaid premium shall be deducted from the proceeds hereof.

POLICY AUTOMATICALLY CONTINUED.—Should the insured fail to pay any premium hereon, after premiums for three years have been paid, without having exercised any one of the several options set forth on the first page hereof, the Company will, without any action on the part of the insured, grant the Third Option (Extended Insurance) mentioned on the first page hereof. The Company will revive and reinstate this policy at any time within five years of the date of default, upon being furnished with evidence satisfactory to it of the then insurability of the insured and payment of arrears of premiums and payment or reinstatement of any other indebtedness with interest at the rate of five per cent per annum.

As provided on the fourth page hereof, the term of Automatic Extended Insurance will be increased if, at the time of default, there are any Fully Paid Additions to the credit of this policy.

OPTIONAL CASH SETTLEMENT.—As provided by the laws of the State of Illinois, the right is reserved to the insured hereunder to surrender this policy to the Company within thirty-one days of default in payment of any premium and receive in cash the full legal reserve value (American Experience $3\frac{1}{2}\%$ basis) of the Extended Insurance automatically available under the above provisions.

CASH LOANS.—The Company will make loans on the sole security of this policy at any time, and from time to time after it has been in force one full year, charging interest in advance at not to exceed five per cent per annum. The Company may require a thirty days' previous notice at its Head Office before making any loan and will require the execution of a proper Loan Agreement and proper assignment and delivery of this policy. The amount of loan available from time to time, as indicated on the fourth page hereof, shall be increased by the amount of the Legal Reserve (American Experience $3\frac{1}{2}\%$ Basis) on any Fully Paid Additions to the credit of this policy, and shall be subject to the deduction of any existing indebtedness on or secured by this policy, together with any unpaid balance of the premium for, and interest in advance on the loan to the end of, the policy year in which the loan is made. Failure to repay any such loan, or to pay renewal interest thereon, shall not void this policy unless the total indebtedness on said policy shall equal or exceed the amount of loan available at the time of such failure; nor until one month after notice shall have been mailed by the Company to the last known address of the insured and of any Assignee of Record at the Head Office of the Company. In computing said "total indebtedness" interest if not paid when due shall be added to the principal of such loan and shall bear interest at the rate of five per cent per annum.

SUICIDE.—Death by the insured's own hand or act, whether sane or insane, within two years from the date hereof, is a risk assumed by the Company, and in event of death as aforesaid, the liability of the insurer hereunder shall be limited to an amount equal to the premiums actually paid hereon.

MILITARY OR NAVAL SERVICE IN TIME OF WAR shall not invalidate this insurance, but the insured shall be bound to pay to the Company a single extra premium of Fifty Dollars for Each Thousand Dollars insured to cover the risk of such service, with extra premium, if not paid in cash, shall be a lien upon this policy with interest in advance at five per cent per annum.

CHANGE OF BENEFICIARY.—The insured may, without expense, at any time, and from time to time, during the continuance of this policy, provided it is not then assigned, change the beneficiary or beneficiaries, by written notice to the Company, at its Head Office, accompanied by this policy, such change to take effect only upon

approval of the application therefor by the Company and upon endorsement of the same on the policy by the Company. If the beneficiary last designated shall not be living at the death of the insured, the amount then insured by this policy shall be paid to the estate of the insured.

PREMIUMS, WHERE AND HOW PAYABLE.—All premiums hereon are due and payable in advance at the Head Office of the Company in Chicago, Illinois, but may be paid to agents of the Company, in advance, in exchange for the Company's official receipt, signed by the President or Secretary, and countersigned by the agent. A premium other than an annual will be accepted according to the Table of Payments endorsed hereon and made a part hereof; provided that the receipt of any such premium, less than a full annual, shall not have the effect to continue this policy in force longer than three months in case of a quarterly premium, or six months in case of a semi-annual premium. Failure to pay any premium when due shall, except as herein otherwise provided, void this policy and forfeit all premiums paid hereon to the Company, and terminate and forfeit the insured's right to pay any further premiums hereunder.

INSTALMENT OPTION.—The insured may at any time, provided the policy is not then assigned, change the manner of payment of insurance hereunder from one payment to payment in Limited Annual Instalments or in Continuous Annual Instalments in accordance with and subject to the provisions headed "Instalment Benefits" in the appropriate table thereunder. Such change will take effect upon endorsement of the same on the policy by the Company.

See copy of Application herewith and if errors or omissions are found therein, note the same and return the Policy to "Illinois Insurance Company, Chicago, Ill.," for correction.

YEARLY ADDITIONS TO AMOUNT INSURED.

During twenty years from the date hereof, upon renewal of this policy at the end of each year by payment of premium for the next year then beginning, it shall be credited with Fully Paid Additions to the amount insured hereunder payable upon receipt of proofs of death of the insured, to the beneficiary herein, in addition to the principal amount of this policy. The amount of this policy and the Fully Paid Additions credited thereto, from time to time, and which includes Additions previously credited, is shown in the table below opposite the number in the first column indicating the full years for which premiums have been paid.

TABLE SHOWING THE AMOUNT OF THIS POLICY FROM TIME TO TIME, BEING THE PRINCIPAL AMOUNT THEREOF, TOGETHER WITH THE FULLY PAID ADDITIONS CREDITED THERETO.

	Principal Amount of this Policy and Additions thereto.	Full Years Premiums Paid.	Principal Amount of this Policy and Additions thereto.	Full Years Premiums Paid.	Principal Amount of this Policy and Additions thereto.
1	\$10000 00	8	\$11020 00	15	\$11910 00
2	10130 00	9	11160 00	16	12020 00
3	10310 00	10	11290 00	17	12140 00
4	10460 00	11	11420 00	18	12250 00
5	10600 00	12	11540 00	19	12350 00
6	10750 00	13	11670 00	20	12460 00
7	10890 00	14	11790 00		

The same privileges and conditions herein that apply to the surrender of this policy for a Cash Value shall apply also to the surrender of the Fully Paid Additions hereon, and upon surrender of such Fully Paid Additions the insured shall be entitled to receive as a Cash Value for such Additions, the then full legal reserve value thereof according to the American Experience 3½ per cent basis.

THE COMPANY GUARANTEES:

1st. That when all premiums hereon, without reduction, have been paid for 16 Years, the then Fully Paid-up Insurance Value of this policy (available upon its surrender as elsewhere herein provided) and the Additions thereto, payable upon the death of the insured, shall be \$10070.00.

2nd. That when all premiums hereon, without reduction, have been paid for 20 Years:

(a) The then Fully Paid-up Insurance Value of this policy and the Additions thereto, payable upon the death of the insured shall be \$12460.00.

(b) The Total Cash Surrender Value of this policy and the Additions thereto, payable in cash to the insured upon surrender of this policy on the 20th anniversary of its date of issue, shall be \$7500.00.

At the option of the insured, upon a written notice to the Company at its Head Office thirty days prior to the due date of the second or any subsequent annual premium hereon, the insured may elect to avail himself of a guaranteed reduction in future premium in lieu of receiving any further Annual Fully Paid Addition credit as follows:

	Annual.	Semi-Annual.	Quarter
Full Premium	\$382 40	\$198 80	\$101 3
Annual Guaranteed Reduction commencing with premium for second year.....	\$64 80	\$32 30	\$16 1
Premium after Reduction.....	\$317 80	\$166 50	\$85 2

Should the insured elect the Premium Reduction Option with the first policy year, this policy is guaranteed to become Fully Paid-up for its Principal Amount, without Addition Credits, when premiums for 20 Years shall have been duly paid.

GENERAL PROVISIONS.—(1) This policy and the application therefor, a copy of which is hereto attached, taken together, constitute the entire contract, which cannot be varied, except by the President or Secretary of the Company, in writing, and no condition, privilege, provision or modification of this contract endorsed hereon or attached hereto unless signed by the President or Secretary shall control or be binding upon the Company, or in any manner be regarded as a part of this contract. (2) All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in the written application, copy of which is attached hereto. (3) If the age of the

ured is misstated, the amount payable under this policy shall be such as the actual premium paid would have purchased at the correct age of the insured, according to the Company's published rate at the date of the issue hereof. (4) Upon the maturity of this policy by the death of the insured, any unpaid balance of the annual premium for the current insurance year, together with any and all other indebtedness hereon shall be a first lien on this policy, and will be deducted and set off against any amount becoming due hereon. (5) The Tables of Values on the fourth page hereof apply only to policies free from indebtedness. On policies subject to indebtedness the benefits shown in said Tables of Values shall be reduced in the following manner: Any indebtedness, including any loan made on the security of this policy, shall first be deducted from the net reserve value of the benefit applied for (if application be duly made), or of the Automatic Extended Insurance (if application be not duly made), the respective benefits indicated by said tables being proportionately reduced. (6) The failure to pay any premium hereon when due, or the maturity of this policy by death or otherwise, shall render any loan hereon forthwith due and payable. (7) Any assignment of this policy must be made in duplicate and both copies sent to the Head Office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment. (8) No suit shall be brought or maintained to collect under this policy unless commenced within six years from the time the cause of action accrues, and within six years from the date of death of the insured. (9) This policy is not entitled to participate in the profits or surplus of the Company. (10) The insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy. (11) The Cash, Loan and Surrender Values in this policy, to but not including the twentieth year, are based on the reserve hereon, computed according to the American Experience Table of Mortality with interest at the rate of $3\frac{1}{2}$ per cent per annum, and for the twentieth and subsequent years according to the same table of mortality with interest at the rate of 3 per cent.

This policy shall be incontestable after two years for the amount due, except for the non-payment of premiums.

This Agreement is Made in Consideration of the written and printed application therefor, which is hereby made a part hereof, and of the payment in advance of *Three Hundred Eighty-two and 40/100 Dollars* (said payment comprising the advance reserve hereon set apart to the credit of this policy and the premium for term insurance terminating on the *twenty-second day of March, 1915*), and in further consideration of the renewal of this policy for the whole life period from above date by the payment of *Three Hundred Eighty-two and 40/100 Dollars* on the said *twenty-second day of March 1915*, and the payment of a like sum on the *twenty-second day of each March* hereafter, until but not including the *twenty-second day of March, 1934*, after which no further payment of premiums will be required.

In Witness Whereof, the ILLINOIS LIFE INSURANCE COMPANY has caused this agreement to be signed by its President and Secretary, and countersigned by its Recorder or Assistant Recorder this *twenty-second day of March, One Thousand Nine hundred and Fourteen*.

SWALD J. ARNOLD,
Secretary.

JAMES W. STEVENS,
President.

INSTALMENT BENEFITS.

The insured may, at any time, change the mode of payment of the proceeds of this policy as a death-claim, if the policy is not then assigned, from payment in one sum, as provided on the first page, to payment by Annual Instalments, as stated below. Notwithstanding such change, however, the proceeds of the policy shall be paid in one sum only, if at the time of the death of the insured such proceeds are less than One Thousand Dollars.

If the insured has changed the mode of payment to Annual Instalments, he may at any time subsequently entirely revoke said change, thereby making the proceeds of this policy again payable in one sum, or may select any other Instalment Benefit herein provided for.

The payment of the first instalment shall be made immediately upon receipt of due proofs of the death of the insured, and subsequent instalments shall be paid annually thereafter.

If the beneficiary shall survive the insured and shall die before all instalments have been duly paid, the remainder of the instalments shall be commuted and paid in one sum to the Executors, Administrators or Assigns of the beneficiary.

Each change of mode of payment, or revocation of any change, must be requested by the insured in writing, and shall not take effect until endorsed on this policy by the Company at the Head Office.

The beneficiary can neither assign nor commute unpaid instalments, unless such right is given to the beneficiary by the insured in writing, and is endorsed on this policy by the Company at the Head Office in Chicago, during the lifetime of the insured. If, however, the proceeds of this policy or any part thereof, are payable to Executors, Administrators or Assigns, such proceeds shall be commuted and paid in one sum.

The following tables are based upon a policy, the proceeds of which are One Thousand Dollars, and will apply pro rata to the policy.

TABLE OF LIMITED ANNUAL INSTALMENTS.

Annual Instalments limited to the number stated below; any number from two to twenty-five may be selected by the insured.

Number of Instalments.....	25	*20	19	18	17	16	15	14	13	12
Amount of each Instalment.....	\$56	\$65	\$67	\$70	\$73	\$77	\$81	\$85	\$91	\$96
Number of Instalments.....	11	10	9	8	7	6	5	4	3	2
Amount of each Instalment.....	\$104	\$113	\$124	\$138	\$155	\$179	\$211	\$261	\$343	\$496

*ILLUSTRATION.—If payment is to be made by twenty Annual Instalments, the amount of each Instalment will be \$65 for each \$1,000 of proceeds.

TABLE OF CONTINUOUS ANNUAL INSTALMENTS.

Annual instalments to continue during entire lifetime of beneficiary, but Twenty-five Annual Instalments at least to be paid. (Payment by Continuous Instalments cannot be selected if there is more than one beneficiary under this policy.)

Age of Beneficiary at death of In- sured.....	15 or un- der.	16	17	18	19	20	21	22	23	24	25	26	27
Amount of each In- stalment.....	\$40	\$40	\$40	\$40	\$40	\$41	\$41	\$41	\$41	\$41	\$42	\$42	\$42
Age of Beneficiary at death of In- sured.....	28	29	30	31	32	33	34	35	36	37	38	39	40
Amount of each In- stalment.....	\$43	\$43	\$43	\$44	\$44	\$44	\$45	\$45	\$46	\$46	\$47	\$47	\$48
Age of Beneficiary at death of Insured ...	41	42	43	44	45	46	47	48	49	*50	51	52	
Amount of each In- stalment.....	\$48	\$48	\$49	\$50	\$50	\$50	\$51	\$51	\$52	\$52	\$52	\$53	
Age of Beneficiary at death of Insured...	53	54	55	56	57	58	59	60	61	62	63	64 or over	
Amount of each In- stalment.....	\$53	\$53	\$54	\$54	\$54	\$54	\$55	\$55	\$55	\$55	\$55	\$55	

*ILLUSTRATION.—If at the death of the insured the beneficiary should be fifty years of age last birthday, the amount of each Annual Instalment will be \$52 for each \$1,000 of proceeds, and on a policy the proceeds of which were \$10,000, the amount of each annual instalment would be \$520.00, the payment of instalments to continue during the entire lifetime of the beneficiary; if, however, the beneficiary should die before twenty-five instalments shall have been paid, the remainder of said twenty-five instalments will be commuted and paid in one sum, as stated above.

TABLES OF VALUES.

Applicable, under the conditions specified herein, to policies free from indebtedness.

EXPLANATION: The Cash Loan Value for each \$1,000 of this policy is the amount shown in Table 1 below, in the column under the age at which the policy is issued and opposite the number in the first column indicating the number of full years' premiums paid hereon.

The amount of the Cash Surrender Value and of the Paid-up Insurance Surrender Value for each \$1,000 of this policy, and the term of Extended Insurance from the original due date of the unpaid premium, are shown in Tables 1, 2 and 3 below, respectively, in the column designating the age at which this policy is issued and opposite the number indicating the full years for which premiums have been paid. At intervening periods (i. e. at the end of any quarter in the third or any subsequent policy year) these values are proportionate to the respective values at the beginning and end of said year.

Should this policy at any time be continued under the Extended Insurance Option, the Fully Paid Additions, if any, then to its

ILLINOIS LIFE INSURANCE COMPANY
CHICAGO.JAMES W. STEVENS, *President.*WAIVER OF PREMIUM IN EVENT OF PERMANENT TOTAL
DISABILITY.

Before Attaining Age 60.

The premium stated in policy No. 99999 (to which this agreement is attached and of which it forms a part) includes an additional premium of 25 cents per annum for each One Thousand Dollars of insurance. In consideration of such additional premium Illinois Life Insurance Company hereby grants the following Waiver of Premium in event of permanent total disability.

After this policy has been in force one full year, the Company will waive payment of the premiums thereafter becoming due if, before the insured has attained the age of sixty years and before default in the payment of any premium, the Company shall receive satisfactory proof to it that the insured has become wholly disabled by bodily injury or by disease, so that he is and presumably will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or following any gainful occupation. Such waiver shall not become effective unless the same shall be endorsed upon said policy by an officer of the Company at its Head Office. Any premium so waived shall not be deducted from the sum payable under the policy, and the loan surrender values set forth in the Tables of Values shall be the same as if such premiums had been paid in cash: Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the insured shall at any time, on demand, furnish the Company satisfactory proof of the continuance of such disability; and if the insured shall fail to furnish such proof, or if it shall appear to the Company that the insured is able to perform any work or to follow any occupation whatsoever for compensation, or profit, all premiums thereafter falling due must be paid in conformity with the policy contract. Without prejudice to any cause of disability, the entire and irrecoverable loss of the sight of both eyes or the severance of both hands above the wrists, or both feet above the ankles, or of one entire hand and one foot will be considered as total and permanent disability within the meaning of this provision.

When the insured shall have reached age 60 the annual premium stated in the within policy (if any premiums, by the policy's provisions, are thereafter due) shall be reduced by the amount of the additional premium which, as above set forth, is included in the premium stated in said policy.

Signed concurrently with and as part of the within policy the date and date therein written.

OSWALD J. ARNOLD,
Secretary.

APPLICATION.

MEDICAL EXAMINER'S FORM.

AGREEMENT.—It is hereby declared and agreed: 1st, That the statements and answers in this application (in the part marked Part I, as well as those in the part marked Part II) are true, full and complete and I agree that if any of said answers are fraudulent that any policy issued upon this application shall be null and void. 2d, That this application, of which this agreement forms a part, shall with any policy (whether of the kind provided for or otherwise) issued hereunder, and the benefits and provisions therein, be the sole basis of the contract between me and the Company, and shall be binding on all parties in interest under

such policy., 3d. That inasmuch as only the officers at the Head Office of the Company in the City of Chicago have authority to determine the terms and conditions upon which a policy shall be issued on any application, no statements, promises or information made or given by, or to, the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company, at the Head Office, in this application. That the Company shall incur no liability under this application until the first premium has actually been paid to, and accepted by the Company or its authorized agent, and this application has been received, approved, the policy issued thereon by the Company at the Head Office, and said policy actually delivered to and accepted by the Insured, all during my lifetime and sound health. 5th. That any policy that may be issued in pursuance of this application shall be in consideration of the statements, answers and agreement by me made in this application. 6th. That the whole or any part of the risk herein proposed may be reinsured. 7th. That my engaging in any of the following acts, occupations or employments, within five years from the date of the policy issued under this application, without first obtaining the Company's written permission and, if such permission is granted, payment of the extra premium required therefor, (it being understood that any extra premium charged shall be on the annual basis and payable throughout the period during which premiums are payable on any policy issued hereon), shall render such policy absolutely void, viz.: **Blasting; Mining; Marine Labor; Aeronautic Ascensions; the manufacture, handling or transportation of inflammable or explosive substances; climbing electric light, telephone or telegraph poles or handling electric wires with a voltage in excess of 500, or handling or repairing dynamos in operation; service on railroad trains (excepting as passenger or sleeping car or parlor car conductor; or, on dining car or as baggageman, express agent, or railway postal clerk); servicing or coupling cars; service on any steamboat or other vessel or boat, excepting as officer on river steamboat; service as bartender or dealing in intoxicating liquors.** 8th. I hereby expressly waive the provisions of law forbidding any physician or surgeon from disclosing any information acquired while attending me in a professional capacity, and I hereby direct and authorize any said physician to make any and all disclosures of information desired by the Company upon its application therefor.

**PAYMENT LIFE NON-PARTICIPATING NEW TRIPLE
OPTION POLICY WITH DISABILITY BENEFITS.**

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$383.40.

**INTERNATIONAL LIFE INSURANCE
COMPANY
ST. LOUIS, MO.**

By this Policy of Insurance

Agrees to Pay Ten Thousand and no/100 Dollars; at its
Home Office in St. Louis, Missouri, as follows:

Bene- To *Mary Doe*, wife of the Insured, upon receipt
of due proofs of the death of the Insured, during
the continuance of this policy.

Insured. *John Doe* of St. Louis, County of.....,
State of

This Policy is absolutely free from conditions as to Residence,
Occupation, Travel or Place of Death. No permit or extra
premium will be required for Military or Naval Service in time
war or in time of peace.

STATE OF MISSOURI

INSURANCE DEPARTMENT.

This policy is registered and secured by a pledge of bonds or
trust on real estate deposited with this department.

Jefferson City, Mo.,, 191....

.....

Deputy Superintendent.

Superintendent.

AUTOMATIC PREMIUM LOAN.

If a request for the Automatic Premium Loan privilege, signed
by the Insured, is received at the Company's Home Office with the
application for this policy, or before default in the payment of any
premium, without further action by the Insured, the Company will
loan the amount of any premium not paid when due or within the
period of grace, until a written revocation of said request has been
received by the Company, provided the loan value is sufficient to
cover the premium then due, all outstanding indebtedness and inter-
est in advance for one year at the rate of six per cent. per annum.
This loan shall be a first lien on this policy in any settlement here-
after.

TABLE OF GUARANTEED VALUES

At the end of	Cash and Loan Value	Paid-up Insurance	Insurance Automatically Continued For	
	Column 1	Column 2	Column 3	
			Years	Months
1 Year				1
2 Years				2
3 "	\$ 370	\$1050	3	8
4 "	580	1580	5	7
5 "	799	2110	7	6
6 "	990	2630	9	9
7 "	1210	3160	12	1
8 "	1450	3680	14	2
9 "	1700	4210	16	0
10 "	1970	4740	17	7
11 "	2270	5260	18	11
12 "	2580	5790	20	2
13 "	2910	6320	21	2
14 "	3270	6840	22	2
15 "	3650	7370	23	1
16 "	4010	7890	24	1
17 "	4390	8420	25	1
18 "	4790	8950	26	4
19 "	5220	9470	27	11
20 "	5680	10000	Life	

Loan and cash values after the twentieth policy year will be full reserve of this policy on the basis stated herein, the figures which will be furnished on request to the Home Office of the Company.

If default occur after a fractional part of the current year premium has been paid, the above values will be proportionately adjusted.

GUARANTEED BENEFITS OF THIS POLICY.

AUTOMATIC EXTENDED INSURANCE.—If any premium shall be paid on or before the date when due, and if there be no indebtedness to the Company, the full amount of insurance hereunder automatically continue from said due date as Term Insurance, including the term, including the period of grace, specified in Column Three (3) of the Table of Guaranteed Values.

PAID-UP INSURANCE.—If any premium after the third shall be paid on or before the date when due, and if there be no indebtedness to the Company, upon written request therefor made by Insured within six months from default in payment and on surrender of this policy, the Company will issue a policy paid-up for the amount specified in Column Two (2) of the Table of Guaranteed Values for the year to the end of which premiums in full have been paid.

SURRENDER FOR CASH.—If any premium after the third shall not be paid on or before the date when due, and if there be no indebtedness to the Company, upon written request therefor within six months from such default in payment and on surrender of this policy, the Company will pay in cash the net value of either paid-up or extended insurance hereunder, which is the amount specified in Column One (1) of the Table of Guaranteed Values for the year to the end of which premiums in full have been paid.

CASH LOANS.—On or after the beginning of any policy after two years from date hereof and on demand in writing to the Home Office of the Company, the Insured may borrow on the security of this policy an amount not to exceed that specified in Column One (1) of the Table of Guaranteed Values for the year in which the loan is made.

This policy shall be assigned to the Company as security, according to the terms of the Company's loan agreement, and the premium on this policy and interest on the loan at the rate of six per cent. per annum shall be paid or deducted from the loan in full at the anniversary of the insurance next succeeding the date when the loan shall be made. Interest, if not paid when due, shall be added to the principal and bear the same rate of interest. The amount available at any time includes any previous loans then unpaid.

Unless the total indebtedness hereon shall equal or exceed the cash value of this policy, and then not until one month (not less than thirty days) after notice shall have been mailed by the Company to the last known address of the Insured and Assignee, if by failure to pay any loan or interest thereon shall not void this policy, but, in the event of such default, when the premium becomes due and is not paid, an amount of insurance equal to the face amount of this policy, less the indebtedness, shall automatically continue from the date of default as Term Insurance for the term, including the period of grace which the excess of the cash value over the indebtedness will purchase at the then age of the Insured according to the American Experience Table of Mortality and interest at the rate of three and one-half per cent. ($3\frac{1}{2}\%$); or, in lieu of such Term Insurance, the Company will (upon written request of the Insured and surrender of this policy within one month after date of default), either pay said excess in cash or issue a paid-up policy for the amount which said excess will purchase at the then age of the Insured according to the said Table of Mortality and interest. The Term Insurance specified in this policy shall not be subject to cash loans.

ANNUITY OPTION.—At the end of *Twenty* years, if this policy is in full force and there be no indebtedness to the Company, upon surrender, an Annuity Bond will be issued guaranteeing an annual income of \$440.00 Dollars to the Insured during his natural life, the first payment to be made on the 22nd day of *February*, 1935.

RESERVE BASIS.—This policy is issued on the basis of the American Experience Table of Mortality and interest at the rate of three and one-half per cent. ($3\frac{1}{2}\%$) per annum. The values used for surrenders, loans, extended term and paid-up insurance, shown in the Table of Guaranteed Values are calculated upon the reserves established by said Table of Mortality and Interest, less a surrender charge which in no case exceeds two and one-half per cent. ($2\frac{1}{2}\%$) of the amount insured under this policy.

This policy is incontestable after one year except for non-payment of premiums.

NEW TRIPLE OPTION.

GUARANTEED PREMIUM REDUCTIONS.

This policy is issued on the New Triple Option Guaranteed Premium Reduction plan, and in the use of the coupons, the Insured may select one of the three following options:

OPTION 1.—The Insured may use the amount designated in the coupons hereto attached for the reduction of his premium payments year to year.

OPTION 2.—The Insured may elect to pay all premiums without reduction, in which case the Company guarantees that, after paying premiums in full for *Fifteen* years and surrendering this policy and attached coupons to the Company, a policy paid-up for life for the face amount hereof will be issued to the Insured.

OPTION 3.—The Insured may elect to pay all premiums without reduction, in which case the Company guarantees that this policy shall mature as an Endowment after paying the premiums in full for *twenty-four* years; and, on surrender of this policy and all attached coupons on the first anniversary of this policy after such payments are completed, the face amount hereof will be paid in cash to the Insured.

In case the Insured shall pay all premiums in full, without coupon reduction, the unused due coupons shall be placed to the

credit of the policy and shall be payable at any time, together with compound interest at the rate of three and one-half per cent. (3½% per annum for each full year after due dates thereof; or, in the event of the death of the Insured said amount shall be payable to the beneficiary in addition to the face amount of the policy.

Accumulated Value of coupons, at end of 5th year \$271.70, 10th year, \$752.60, 15th year \$1,379.10, 20th year \$2,150.90.

GUARANTEED OPTIONS OF SETTLEMENT AT END OF TWENTY YEARS.

If all premiums on this policy shall have been paid in full without coupon reductions, to the end of *twenty* years, and there be no indebtedness to the Company, the Insured may then have the choice of one of the three following options, on surrender to the Company of this policy and all coupons attached hereto at date of issue:

OPTION 1.—Receive in cash \$7,810.90; or,

OPTION 2.—Receive a policy of paid-up life insurance for \$10,000.00 and \$2,150.90 cash; or, receive a policy of paid-up life insurance for \$13,710.00, provided the Insured shall notify the Company in writing of the selection of this option between the sixteenth and eighteenth anniversaries of the issuance of this contract; otherwise the Insured shall furnish evidence of insurability, satisfactory to the Company; or,

OPTION 3.—Receive a paid-up Endowment insurance policy for the face amount hereof, maturing in *Thirty-one* years from the date of this policy.

ANNUITY OPTION.—If all premiums on this policy shall have been paid in full, without coupon reductions, to the end of *Twenty* years, and if there be no indebtedness to the Company, upon surrender of this policy and all coupons attached hereto to the Company, an Annuity Bond will be issued guaranteeing an annual income of \$610.00 to the Insured during his natural life, the first payment to be made on the 22nd day of *February*, 1935.

The coupon shall be payable only with the payment which completes the annual premium.

On or at any time after *Feb. 22, 1934*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety-four and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 19

MASSEY WILSON, President.

On or at any time after *Feb. 22, 1933*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety-three and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 18

MASSEY WILSON, President.

On or at any time after *Feb. 22, 1932*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety-two and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 17

MASSEY WILSON, President.

\$91.50

On or at any time after *Feb. 22, 1931*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Ninety-one and 50/100 Dollars*, subject to conditions of
said policy, provided all premiums due on said policy up to and
including said date have been paid. Payable at its Home Office.
No. 16 MASSEY WILSON, President.

\$90.50

On or at any time after *Feb. 22, 1930*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Ninety and 50/100 Dollars*, subject to conditions of said
policy, provided all premiums due on said policy up to and including
said date have been paid. Payable at its Home Office.
No. 15 MASSEY WILSON, President.

\$89.50

On or at any time after *Feb. 22, 1929*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Eighty-nine and 50/100 Dollars*, subject to conditions of
said policy, provided all premiums due on said policy up to and in-
cluding said date have been paid. Payable at its Home Office.
No. 14 MASSEY WILSON, President.

\$88.50

On or at any time after *Feb. 22, 1928*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Eighty-eight and 50/100 Dollars*, subject to conditions
said policy, provided all premiums due on said policy up to and
including said date have been paid. Payable at its Home Office.
No. 13 MASSEY WILSON, President.

\$87.50

On or at any time after *Feb. 22, 1927*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Eighty-seven and 50/100 Dollars*, subject to conditions
said policy, provided all premiums due on said policy up to and
including said date have been paid. Payable at its Home Office.
No. 12 MASSEY WILSON, President.

\$86.50

On or at any time after *Feb. 22, 1926*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Eighty-six and 50/100 Dollars*, subject to conditions
said policy, provided all premiums due on said policy up to and
including said date have been paid. Payable at its Home Office.
No. 11 MASSEY WILSON, President.

\$85.50

On or at any time after *Feb. 22, 1925*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Eighty-five and 50/100 Dollars*, subject to conditions
said policy, provided all premiums due on said policy up to and
including said date have been paid. Payable at its Home Office.
No. 10 MASSEY WILSON, President.

\$84.50

On or at any time after *Feb. 22, 1924*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured un-
Policy No. *sample* (or to the order of the assignee if said policy
assigned) *Eighty-four and 50/100 Dollars*, subject to conditions
said policy, provided all premiums due on said policy up to and
including said date have been paid. Payable at its Home Office.
No. 9 MASSEY WILSON, President.

\$81.10

On or at any time after *Feb. 22, 1923*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-one and 10/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 8

MASSEY WILSON, President.

\$77.70

On or at any time after *Feb. 22, 1922*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Seventy-seven and 70/100* Dollars subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 7

MASSEY WILSON, President.

\$74.30

On or at any time after *Feb. 22, 1921*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Seventy-four and 30/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 6

MASSEY WILSON, President.

\$70.90

On or at any time after *Feb. 22, 1920*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Seventy and 90/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 5

MASSEY WILSON, President.

\$67.50

On or at any time after *Feb. 22, 1919*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Sixty-seven and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 4

MASSEY WILSON, President.

\$64.10

On or at any time after *Feb. 22, 1918*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Sixty-four and 10/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 3

MASSEY WILSON, President.

\$60.70

On or at any time after *Feb. 22, 1917*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Sixty and 70/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 2

MASSEY WILSON, President.

\$57.40

On or at any time after *Feb. 22, 1916*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Fifty-seven and 40/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 1

MASSEY WILSON, President.

TOTAL DISABILITY BENEFITS.

After one full annual payment shall have been made and before default in payment of any subsequent premium, if the Insured, prior to attaining age sixty, shall furnish satisfactory evidence that he has been wholly disabled from bodily injury or disease and will be permanently, continuously and wholly prevented thereby for life from pursuing any and all gainful occupations, immediately upon receipt of due proof of said disability by the Company and proper endorsement upon the policy, premium payments by the Insured shall cease during the continuance of such disability, and the Insured may elect one of the three following options:

OPTION 1.—To have all premiums which would have become payable during the continuance of said disability paid by the Company. Premiums so paid shall not be a lien on this policy, and the cash loans and the values of this policy in the schedule as given herein shall increase in the same manner as if the premiums were paid by the Insured. If, however, the Insured shall recover so as to be able to engage in any gainful occupation during the premium-paying period, the Company's obligation to pay the premiums will cease and the Insured shall resume payment of premiums in accordance with this policy on the first premium due date following such recovery.

OPTION 2.—In lieu of all other benefits under this policy, and there be no indebtedness to the Company, to receive eighty-five per cent (85%) of the face amount of the insurance under this policy in ten equal annual installments, to be paid by the Company to the Insured, or legal representatives.

OPTION 3.—In lieu of all other benefits under this policy, and there be no indebtedness to the Company, to receive the face amount of insurance under this policy in twenty equal annual installments, to be paid by the Company to the Insured, or legal representatives, and the Company agrees to continue to make annual payments of like amounts during the life of the Insured as the said twenty annual installments have been paid.

Under Options Two and Three the first installment shall be paid immediately upon receipt by the Company of due proof of the total and permanent disability of the Insured. Should the Insured subsequently recover from said disability so as to be able to engage in any gainful occupation, payment of installments by the Company shall immediately cease. This policy may then be reinstated for full amount and all the original benefits hereunder restored, without medical re-examination, on payment to the Company of the full amount of installments paid and all arrears of premiums with compound interest at a rate not exceeding six per cent (6%) per annum; said payment to be made in cash, or, if not in excess of the cash value of the policy, the amount of said payment may remain as a loan on the policy, subject to the loan provisions herein. Any medical advisor of this Company shall have the privilege at any time to examine the Insured regarding any alleged disability.

If the Insured shall furnish satisfactory evidence of total and permanent disability occurring after he shall have attained the age of sixty years, the Company, without further action on the part of the Insured, will allow the subsequent premiums to accumulate without interest as an indebtedness on this policy. In any such case the cash loans and the values in this policy, as shown in the schedule of values herein, shall increase in the same manner as if the premiums were being paid by the Insured.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning of this contract.

GENERAL PROVISIONS.

RIGHTS OF INSURED.—The Insured, without the consent of the beneficiary, may receive every benefit, exercise every right and enjoy every privilege conferred upon him by this policy.

GRACE IN PAYMENTS OF PREMIUMS.—A grace of one month during which this policy will remain in full force, will be allowed in the payment of all premiums except the first.

REINSTATEMENT.—In case of the default in the payment of any premium or interest, the Company will reinstate this policy at any time, if not previously surrendered for its cash value, upon written application by the insured to the Company at its Home Office, with evidence of insurability satisfactory to the Company and payment of all premiums that would have been paid in the intervening time if no default had been made, with interest thereon at a rate not exceeding six per cent. (6%) per annum computed from the premium due date, and payment or reinstatement, with interest at like rate, of any indebtedness existing at the time of default.

CHANGE OF BENEFICIARY.—Provided this policy is not assigned to the Insured at any time, and from time to time during its continuance, may change the Beneficiary, to take effect only when such change and the written consent of the Company thereto are endorsed upon the policy or attached thereto at the Home Office of the Company, whereupon all rights of the former Beneficiary shall cease. It is hereby understood and agreed that the Beneficiary has no vested right in this policy. Should the Beneficiary die prior to the death of the Insured, and there be no other nomination, the proceeds of this policy shall be paid to the executor or administrators or assigns of the Insured.

MODIFICATIONS.—No agent can make, alter or discharge the contract or extend the time for payment of premiums, nor can the policy be varied or altered, or its conditions waived or extended in any respect except by the written agreement of the Company signed by the President or one of the Vice-Presidents and the Secretary or Assistant Secretary, whose authority will not be delegated.

MISSTATEMENT OF AGE.—If the age of the Insured was incorrectly stated in the application for this policy, the amount payable hereunder shall be the insurance which the actual premium paid would have purchased at the true age of the Insured according to the Company's published rates at date of issue. Age will be admitted on satisfactory proof.

NON-PAYMENT OF PREMIUMS.—If any premium shall not be paid on or before the date when due the liability of the Company shall be only as hereinbefore provided.

ASSIGNMENT.—No assignment hereof shall be binding upon the Company unless made by an instrument in writing endorsed upon this policy or attached hereto, nor unless a duplicate shall be furnished to the Company forthwith upon its execution. The Company shall not be held responsible for the validity of any such assignment. Any claim made under an assignment shall be subject to proof of interest and extent thereof.

INDEBTEDNESS.—Any indebtedness to the Company, including any balance of the premium for the insurance year remaining unpaid, will be deducted in any settlement of this policy.

SUICIDE.—In case of suicide, committed while sane or insane, within one year from the date on which this insurance begins, the limit of recovery hereunder shall be the premium paid.

ENTIRE CONTRACT.—This policy and application herefor constitute the entire contract between the parties hereto. All statements of the Insured shall, in the absence of fraud, be deemed representations and not warranties. No statement of the Insured shall void this policy, or be used in defense to a claim under the policy unless contained in the application, a copy of which is attached hereto.

PLAN OF PAYMENTS.—The plan of premium payments can be changed so that premiums may be paid in quarterly or semi-annual installments or changed from such form to annual, on any anniversary of this policy by application in writing to the Home Office of the Company. The rate when so changed shall be on the basis of the Company's published rate for plan desired.

PREMIUMS.

This policy is issued in consideration of the application hereof, which application is made a part hereof, the payment of *Three Hundred Eighty-three and 40/100* Dollars in advance on delivery of this policy for term insurance for one year from date hereof, and the further payment of a like amount either at the Home Office of the Company, at St. Louis, Missouri, or upon delivery of a receipt signed by the Secretary and countersigned by the authorized agent of the Company, on or before the *twenty-second* day of *February* in every year hereafter during the life of the Insured until *twenty full annual premiums, including the first, shall have been paid.*

In Witness Whereof, THE INTERNATIONAL LIFE INSURANCE COMPANY has caused this instrument to be signed by its President and Secretary at the Home Office of the Company at St. Louis, Missouri, this *twenty-second* day of *February*, 1915.

L. F. GRANTGES,

Secretary.

MASSEY WILSON,

President.

INCOME PROVISIONS.—The proceeds of this policy may be made payable in installments as provided below.

The following tables are based upon a policy the proceeds of which are \$1,000, and will apply pro rata to the amount payable under this policy, provided the amount is not less than \$1,000; if the amount is less than \$1,000, these Installment Benefits shall not apply, but this policy will be payable in one sum only.

LIMITED INCOME.—An annual or monthly income limited to one of the periods stated below may be selected:

Number of Years....	5	6	7	8	9	10	11	12	13
Income per \$1000.	\$214	\$181	\$158	\$141	\$127	\$116	\$107	\$100	\$94
Income per \$1000.	\$18 12	\$15 35	\$13 38	\$11 90	\$10 75	\$9 83	\$9 09	\$8 46	\$7 94
Number of Years....	14	15	16	17	18	19	20	21	22
Income per \$1000.	\$88	\$84	\$80	\$76	\$73	\$70	\$68	\$66	\$64
Income per \$1000.	\$7 49	\$7 10	\$6 76	\$6 46	\$6 20	\$5 97	\$5 75	\$5 56	\$5 39
Number of Years.....	23	24	25	26	27	28	29	30	
Annual Income per \$1000...	\$62	\$60	\$59	\$57	\$56	\$55	\$54	\$53	
Monthly Income per \$1000..	\$5 24	\$5 09	\$4 96	\$4 84	\$4 73	\$4 63	\$4 53	\$4 45	

Illustration:—If payment is to be made for 20 years in annual installments, each payment per \$1,000 will be \$68.00; or, in monthly installments will be \$5.75.

LIFE INCOME.—Income payable for life of Insured or Beneficiary, the case may be; but, in any event, payable for 20 years. (Payment by Continuous Installments cannot be selected if there is more than one Beneficiary under this policy.)

Age Attained by Insured or Beneficiary when Proceeds are Available.....	21 or below	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38
Annual Income per \$1000...	\$45	\$46	\$47	\$48	\$49	\$50	\$51	\$52
Monthly Income per \$1000..	\$3 81	\$3 89	\$3 98	\$4 06	\$4 15	\$4 23	\$4 32	\$4 40
Age Attained by Insured or Beneficiary when Proceeds are Available.....	39 and 40	41 and 42	43	44 and 45	46	47 and 48	49	50 and 51
Annual Income per \$1000...	\$53	\$54	\$55	\$56	\$57	\$58	\$59	\$60
Monthly Income per \$1000..	\$4 49	\$4 57	\$4 66	\$4 74	\$4 83	\$4 91	\$4 99	\$5 07
Age Attained by Insured or Beneficiary when Proceeds are Available.....	52	53 and 54	55 and 56	57	58 and 59	60 to 62	63 and over	
Annual Income per \$1000...	\$61	\$62	\$63	\$64	\$65	\$66	\$67	
Monthly Income per \$1000..	\$5 16	\$5 25	\$5 33	\$5 42	\$5 50	\$5 59	\$5 67	

Illustration:—If at the death of the Insured the Beneficiary should be 35 years of age last birthday, the amount of each annual installment will be \$51.00 and each monthly installment will be \$4.32 for each \$1,000 of insurance, payable during the entire lifetime of the Beneficiary, but if the Beneficiary should die before expiration of 20 years the remainder of the installments will continue to be paid annually to the executors, administrators or assigns of the Beneficiary.

TRUST PROVISION.—The Insured or Beneficiary may leave proceeds of this policy in trust with the Company, in which event the Company will pay interest at the rate of three and one-half per cent (3½%) per annum, and the first payment of interest shall be made one year from the date the trust is created and annually thereafter during the continuance of the trust, which may be revoked at any time.

SPECIAL SETTLEMENT.—The proceeds of each \$1,000 will be paid in 20 annual installments of \$50.00 each and \$525.00 at the end of 20 years, making the total payment \$1,525.00.

The Insured or Beneficiary selecting any installment benefit herein may subsequently, by written notice to the Company, either change the selection or revoke all selections, thereby making the policy payable as provided on the first page hereof, provided no installment has been paid; where any installment has been paid the installments remaining unpaid will be commuted on basis of interest at three and one-half per cent (3½%) per annum and paid in a single sum.

If the Insured elects that the proceeds of this policy shall be payable to the Beneficiary in installments, the Beneficiary shall neither assign nor commute future installments unless that request shall be given by the Insured to the Beneficiary in writing and shall be endorsed on this contract by the Company at its Home Office during the lifetime of the Insured.

No selection, change or revocation shall take effect until endorsed on this policy by the Company. After endorsement the policy will be returned to the Insured.

The payment of the first installment shall be made immediately upon the date the proceeds of this policy become payable and subsequent installments shall be paid annually or monthly thereafter in accordance with the option selected.

TO THE BENEFICIARY: In case of death of the Insured, this Policy, together with all receipts and other papers connected

with it to your banker. Cut out this sight draft, sign it and fill in the name of the bank on the face and in accordance with the terms of the draft. You can get \$100 of this insurance without even the slightest delay incident to formal and final proof of claim.

Subject to the conditions printed herein, this draft will be paid at the Company's Home Office in St. Louis, Mo.

MASSEY WILSON,
President.

Dated at.....State of.....this.....

of.....19.....

Sight, pay to the order of.....

(Name of Bank)

which said bank, by its endorsement hereon, does thereby certify and guarantee The Fact of the Death of.....

insured under Policy No.....

Issued by

INTERNATIONAL LIFE INSURANCE CO., ST. LOUIS, MO.,
ONE HUNDRED no/100 Dollars \$100 00/100

Subject to the following conditions which are hereby mutually agreed to: Provided the said policy shall be in force at the time of the death of the Insured, that the sum so paid shall be deducted from the drawee from the first benefit accruing under said policy; that payment of this draft shall not be construed as an admission of liability by the drawee and shall in no way prejudice its right to make further payments, nor the right of the drawer to enforce his other claims, and that the obligation of the drawee to pay this draft shall be subject to any existing assignment of said policy, unless the assignee (or assignees) shall by his (or their) indorsement signify his (or their) waiver of such assignment to the drawer of the amount hereof. The signature and identity of Beneficiary drawing this draft are guaranteed by the payee bank.

INTERNATIONAL LIFE INSURANCE CO., ST. LOUIS, MO.

.....
Beneficiary Sign Here.

APPLICATION.

I hereby agree for myself and for any person who may have claim an interest in this policy which may be issued upon this application that : (1) No statement, information or agreement made or given by or to the person soliciting or taking this application or by or to any other person, shall be binding on the Company, unless reduced to writing, and then only if presented to and approved by the Executive Officers of the Company at its Home Office. (2) Every statement herein made and in my answers to the Medical Examiners is true, and that no information affecting the insurance sought has been withheld. (3) The insurance herein applied for shall not be in effect until the premium has been paid in full in cash, and the policy delivered to me during my good health. (4) If the premium be paid with this application, such payment is made subject to the conditions in receipt hereto attached. (5) All my declarations herein made, and my statements to the Medical Examiners, together with the policy, shall constitute the entire contract between the parties hereto.

MEDICAL EXAMINER'S FORM.

I warrant, on behalf of myself and of any person who shall make or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance.

I expressly waive, on behalf of myself, and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he hereby acquired.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99999.

AGE,

AMOUNT, \$10,000.

PREMIUM, \$350.

JEFFERSON STANDARD LIFE INSURANCE COMPANY
GREENSBORO, NORTH CAROLINA.

DOES HEREBY INSURE *John Washington Doe*, hereinafter called the insured, in the sum of *Ten Thousand Dollars*, payable at its Home Office in the City of Greensboro, N. C., unto *M. Elizabeth Doe (wife)* immediately upon receipt of due proof of death of the Insured, within one year from the date hereof, thereafter while this policy is in force. In event of the death of the beneficiary the benefits hereunder will be paid to executors, administrators, or assigns of the Insured.

TOTAL AND PERMANENT DISABILITY.

Upon receipt of due proof of the total and permanent blindness or deafness of the Insured, or of the loss of both hands at or above the wrist; or of the loss of both feet at or above the ankle; or of the loss of one limb and one eye; or of the loss of one hand at or above the wrist and of one foot at or above the ankle; or that he has become wholly disabled by bodily injuries, loss of reason, or disease, and will be permanently, continuously and wholly prevented thereby from pursuing any and all gainful occupations, after one full annual payment shall have been made before a default in the payment of any subsequent premium, provided that such total and permanent disability shall occur before the Insured attains the age of sixty years, the Company by endorsement in writing on this contract will, at the option of the Insured, either (a) Agree to pay for the Insured the premiums which shall thereafter become payable during the continuance of such disability. In any such case the premium paid shall not be a lien on this contract and the values in the Table of Values on the second page hereof shall increase in the same manner as if the premiums were being paid by the Insured; or,

(b) The Company will grant an endowment for the value of the policy, under which no premiums will be required payable in ten equal annual installments, the first installment to be paid immediately upon receipt of due proof of any disability or incapacity. If the Insured should not live to the total number of installments, the remainder will be continued to the beneficiary, or commuted and paid in one sum.

If, however, the Insured shall recover so as to be able to engage in any gainful occupation the Company's obligation shall terminate and the premiums or installments shall cease and the In

shall resume the payment of premiums in accordance with this contract on the premium due date following such recovery, any premiums already having been paid by the Company NOT being charged as a lien thereon; but any installments paid hereunder shall be counted a lien on this policy.

Proof of total and permanent disability of the Insured will be required on forms prescribed by the Company, and any medical adviser of the Company shall be allowed to examine the person of the Insured in respect to any alleged disability.

This Contract is free from conditions as to residence, occupation, travel or place of death in connection with the payment of the above insurance in case of death, no permit or extra premium being required for Military or Naval Service in time of war or in time of peace.

STIPULATIONS AND AGREEMENTS.

DIVIDENDS.—At the end of the first year and annually thereafter this policy while in force will be credited with a dividend as apportioned by the Directors of the Company from the surplus; and when so apportioned, the dividend may be used, (1) in the reduction of the next annual premium; or (2) in the purchase of paid-up additions to the face of this policy. Dividends will be due and payable only upon payment of the next succeeding annual premium.

SPECIAL PRIVILEGES.

Instead of using the dividends annually as provided above, the Insured may elect to leave the dividends with the Company to be used as follows:

TO PAY UP ALL PREMIUMS.—Whenever at the end of any policy year the dividends together with the reserve equal the single premium at the attained age of the Insured, this policy may become fully paid-up participating policy, but the Insured may continue payment of premiums to the end of the premium paying period, increase the dividends or to mature this policy as an endowment.

If the Insured elect a paid-up participating policy, paid up by application of dividends, or at the end of the premium paying period, the dividends will be paid annually thereafter in cash, less left to mature this policy as an endowment.

TO MATURE THIS POLICY AS AN ENDOWMENT.—Whenever the dividends together with the reserve equal the face of this policy, it shall mature as an endowment and be payable at once to the Insured.

In the event of the death of the Insured while this policy is in force, all dividends which have been left with the Company under either of the foregoing options will be paid to the beneficiary in addition to the sum insured.

NON-FORFEITURE PROVISIONS.

This policy is non-forfeitable as follows: After three full years from the date hereof, if there be no indebtedness to the Company, the Insured shall, within sixty days from the date of non-payment of any premium after the third, be entitled to a surrender value—in cash, paid-up non-participating insurance, or extended insurance—as set forth in the Table below.

For the protection of interests of all policyholders the Company reserves the right to defer payment of the Cash Value for not more than ninety days after written application is made therefor.

If Paid-Up non-participating insurance is selected, the policy shall have a yearly increasing surrender value. If extended insur—

ance is selected, the policy will have a decreasing surrender value expiring with the extension term.

Values for years after those given in table below will be furnished upon application.

GUARANTEED OPTIONS FOR \$1,000 INSURANCE.

The Options below stated, except Extended Insurance, which is not affected by the amount, apply to a policy of \$1,000—this Contract being for \$10,000 the various options at the end of any year will be respectively ten times the amounts guaranteed for that year.

For end of Year.	Cash or Loan Value.	Paid-up Policy.	Extended Insurance.	
			Years.	Months.
3	\$32	\$106	8	7
4	52	159	5	6
5	75	212	7	5
6	101	265	9	9
7	131	318	12	1
8	156	371	14	2
9	182	424	16	0
10	220	477	17	7
11	249	530	19	0
12	279	583	20	2
13	311	636	21	3
14	343	689	22	3
15	377	742	23	2
16	412	795	24	1
17	449	848	25	2
18	486	901	26	5
19	525	954	27	11
20	566	1000	Paid up	

Any indebtedness existing against this Policy at the time of any settlement thereof shall be deducted from the Cash Surrender Value of the Policy, and the other values shall be diminished proportionately.

It is guaranteed that no surrender charge exceeding two and one-half per cent. of the face amount of this policy has been deducted from the reserve in computing surrender or loan value. The reserve under this Contract is based on the American Experience Table of Mortality, with interest at three and one-half per cent.

INSTALLMENT PRIVILEGE.

The Insured, or after the Insured's death, the beneficiary, by written notice to the Company at its Home Office, may elect to have the total sum payable under this policy, paid either in cash or as follows:

(1) By payment of equal annual installments at the beginning of each year, for a specified number of years, the first installment being payable immediately, in accordance with the following table for each \$1,000 of said total sum; or,

(2) By payment of equal annual installments, at the beginning of each year for Twenty Years certain and as many years longer as the beneficiary shall survive, in accordance with the following table for each \$1,000 of said total sum.

LIMITED INSTALLMENTS — (OPTION 1.)

Number of Installments.....	2	3	4	5	6	7	8	9	10	11
Amount of Installment.....	\$508	\$344	\$263	\$213	\$181	\$158	\$140	\$127	\$116	\$107

Number of Installments.....	13	14	15	16	17	18	19	20	25	30	....
Amount of Installment.....	\$93	\$88	\$83	\$79	\$76	\$73	\$70	\$67	\$58	\$52	....

CONTINUOUS INSTALLMENTS—(OPTION 2.)

Age of Beneficiary at Death of Insured.....	20	21	22	23	24	25	26	27	28	29	30
Amount of Installment.....	\$45	\$45	\$45	\$46	\$46	\$46	\$46	\$47	\$47	\$47	\$48
Age of Beneficiary at Death of Insured.....	31	32	33	34	35	36	37	38	39	40	41
Amount of Installment.....	\$48	\$49	\$49	\$50	\$50	\$51	\$51	\$52	\$52	\$53	\$53
Age of Beneficiary at Death of Insured.....	42	43	44	45	46	47	48	49	50	51	52
Amount of Installment.....	\$54	\$54	\$55	\$56	\$56	\$57	\$58	\$58	\$59	\$60	\$60
Age of Beneficiary at Death of Insured.....	53	54	55	56	57	58	59	60	61	62	63
Amount of Installment.....	\$61	\$62	\$62	\$63	\$63	\$64	\$65	\$65	\$65	\$66	\$66
Age of Beneficiary at Death of Insured.....	64	65	66	67	68	69	70	71	72	73	74
Amount of Installment.....	\$66	\$67	\$67	\$67	\$67	\$67	\$67	\$67	\$67	\$67	\$67

The Beneficiary can neither assign nor commute unpaid installments, unless such right is given to the Beneficiary by the Insured in writing and is endorsed on this Contract by the Home Office, during the lifetime of the Insured.

The insured may subsequently change or revoke his selection of these Installment provisions by written notice to the Company; such change or revocation to take effect upon receipt of such written notice at the Home Office of the Company in Greensboro, N. C. and the endorsement of the same upon this policy, by the Company.

LOANS.—After three full years from the date hereof, if premiums on this policy have been fully paid, the Company will lend money on this policy at six per cent. per annum—subject to its loan agreements then in use—the sum named in the table on second page. Any subsequent loan shall not exceed the amount in said table indicated for the year it is applied for, less the amount of any prior loan and interest. For the protection of the interest of all policyholders the Company reserves the right to defer for a period of not more than ninety days the making of a policy loan for any other purpose than the payment of premiums.

AUTOMATIC PREMIUM LOANS.—If the insured does not elect one of the guaranteed options on second page, the Company will charge the unpaid premium against the loan value hereon, as a loan, continuing the policy in full force the same as if the premium had been paid by the Insured in cash. Such premium loans shall be continued as long as the loan value on the policy, less indebtedness, meets the premiums as they fall due, with interest at six per cent. added. When the loan value, less all prior loans and accrued

interest is insufficient to pay a full annual premium it shall be up to the Insured to continue the policy in full force for that portion of the year to which the remaining loan value bears to the full annual premium payable under this contract, at the expiration of which time this policy shall automatically terminate. At any time while the policy is in force the Insured may pay up all loans with interest, or continue such loans as a lien against this policy, and resume the payment of premiums without medical examination.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of a premium under this policy, except the first, a grace of thirty days will be allowed, subject to an interest charge of six per cent.

INCONTESTABILITY.—After one year from date, if premiums have been duly paid, this policy shall be incontestable for any cause.

SELF-DESTRUCTION.—In case of self-destruction committed whether sane or insane, within one year from the date hereof, the extent of recovery hereunder shall be the premium paid.

ADMISSION OF AGE.—The Company will admit age upon satisfactory proof; otherwise, if age is not truly stated in application the benefits hereunder will be what the premiums actually paid would have purchased at the true age.

RE-STATEMENT.—Should this policy cease and determine on non-payment of any premium, it may be re-instated at any time on the payment of the defaulted premiums with six per cent. interest and by furnishing the Company with satisfactory evidence of insurability.

ASSIGNMENT.—No assignment of this policy shall take effect unless made in writing in duplicate, the original attached to this policy, and the duplicate filed in the Home Office of the Company. The Company will not assume any responsibility for the validity of an assignment.

CHANGE OF BENEFICIARY.—Provided this policy be not assigned, the Insured may at any time and from time to time change the beneficiary hereunder. Such change to take effect upon the written endorsement of the same upon the policy by the Company.

NOTICE.—Only the President, Vice-President, or Secretary, whose authority will not be delegated, shall have the power to modify, or alter this contract, to bind the Company by making a promise, or by accepting any representation or information contained in the application for this policy; and, if done by the Secretary, shall be binding only when in writing, duly signed and attached hereto. The Insured may, without the consent of the Beneficiary, receive every benefit, exercise every right, and enjoy every privilege conferred upon the Insured by this policy.

PREMIUMS.—The insurance provided for by this policy is based upon the payment of premiums annually in advance, but after the first year the annual premium may be paid by installments as follows: Semi-annually in advance, \$182.40, or quarterly in advance, \$92.90. The payment of any such installment shall not have the effect to continue this policy in force longer than until the next installment is due. This policy does not take effect until the first annual premium shall have been actually paid and the policy delivered during the lifetime and good health of the Insured. Subsequent premiums are payable to the Company at its Home Office, but may be paid to an authorized agent in exchange for an official receipt signed by the Secretary and countersigned by the Agent. In case of settlement under this policy the remainder of the then current year's premium, if any, together with all indebtedness will be first deducted. In case of default in the payment of any premium or portion thereof, this policy shall cease and determine, and the payments received hereon shall become the property of the Company, except as specified on the second page hereof.

THE INSURANCE HEREUNDER is granted in consideration of the application for this policy, which is a part hereof and copy attached hereto, and of the premium of *Three hundred fifty and 70/100 Dollars*, to be paid on delivery hereof.

This policy will be renewed and extended as a Limited Payment Life Contract, on the same terms and for the same amount, in the further consideration of the payment of a like sum, to be paid one year from date, and every year thereafter while the policy is in force until *Twenty* such premiums, including the first, shall have been paid, after which no further premiums will be required.

In Witness Whereof, the JEFFERSON STANDARD LIFE INSURANCE COMPANY has caused this contract to be signed by its President and Secretary, at its Home Office in the City of Greensboro, N. C., on this the *first* day of *August*, One Thousand Nine hundred and *Fifteen*.

J. C. TAYLOR,
Secretary.

GEO. A. GRIMSLEY,
President.

APPLICATION.

First. I hereby agree for myself and for any person who may have or claim an interest in any contract which may be issued upon this application, that every statement and representation herein above contained is material and true.

Second. Any policy issued under this application shall be governed by the laws of the State of North Carolina.

Third. Any distribution of surplus or apportionment of profits, or principles or methods which may be adopted at any time by the Company for such distribution or apportionment, and its distribution of the amount to any policy which may be issued under this application, shall be conclusive upon the insured under said policy and upon all parties having or claiming any interest thereunder.

Fourth. That the Company shall incur no liability under this application until it has been received and approved, the policy issued and delivered and the premium has been actually paid to and accepted by the Company, or its authorized agent, during my lifetime and while I am in good health.

MEDICAL EXAMINER'S FORM.

I hereby warrant the answers to the foregoing questions to be true.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

AMOUNT, \$10,000.

AGE, 3

PREMIUM, \$348.

JOHN HANCOCK MUTUAL LIFE INSURANCE
COMPANY,
OF BOSTON, MASSACHUSETTS.

In Consideration of the representations in the application hereof, a copy of which is endorsed hereon or attached hereto and made a part hereof, and of the premium of *Three hundred forty-eight and 70/100* Dollars to be paid on delivery of this policy and of the payment of a like premium on or before the *first* day of *March* in each succeeding year until the premiums for *twenty* full years shall have been paid or until the prior death of the Insured, the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY hereby insures the life of *John Hancock of Boston, Massachusetts*, in the sum of *Ten Thousand* Dollars.

If the Insured shall die during the continuance of this policy the Company will pay the sum insured, less any indebtedness to the Company hereon or secured hereby and less any unpaid balance of premium for the uncompleted policy year, upon due proof of death and the surrender of the policy, at the Company Home Office in Boston, subject to the conditions and provisions hereinafter recited, to *his wife, Dorothy Q. Hancock*, if living, or to such other beneficiary as may be finally substituted under the conditions hereof, or if no such beneficiary be then living, then to the executors or administrators of the Insured.

POLICY AND APPLICATION ENTIRE CONTRACT.—This policy and the application herefor constitute the entire contract between the parties, and all statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy or be used in defense to a claim hereunder unless it is contained in a written application herefor and unless a copy of such application is endorsed on or attached to the policy when issued.

WHEN IN EFFECT.—This policy shall not take effect until the first premium or regular instalment, as herein provided, shall be actually paid during the lifetime of the Insured.

CHANGE OF BENEFICIARY.—If the right has been reserved in the application herefor, the Insured may change the beneficiary from time to time, subject to the rights of any assignee, by written request upon the blanks of the Company filed at its Home Office, but such change shall take effect only upon endorsement hereon.

PAYMENT OF PREMIUMS.—All premiums hereunder are payable in advance, annually, or in regular equivalent semi-annual or quarterly instalments at the Company's published rates, at the Home Office of the Company, or to a duly authorized agent presenting the official receipt signed by the President or Secretary, and countersigned

signed by the agent designated on such receipt. Except as herein expressly provided, the payment of any premium or instalment thereof shall not maintain this policy in force beyond the date when the succeeding premium or instalment becomes payable.

GRACE PERIOD.—A grace of thirty-one days, during which the policy shall remain in force, will be granted for the payment of premiums or regular instalments thereof, after the first. If the death of the Insured occur during the days of grace, the sum necessary to complete payment of premium for the then current policy year will be deducted from the amount payable hereunder.

ADVANCE PREMIUMS.—Any premiums paid one year or more prior to the date when due will be discounted at the rate of three per centum per annum, and at the death of the Insured any such premiums paid for a period beyond the then current policy year will be returned, discounted at the same rate of interest.

ANNUAL PARTICIPATION IN DIVISIBLE SURPLUS.—At the end of each policy year so long as this policy shall remain in force, there shall be distributed hereon the proportion of the divisible surplus contributed by this policy, but such distribution at the end of the first year shall be contingent upon payment of the next succeeding premium.

DISTRIBUTION OPTIONS.—Such surplus distributions may be—
 (a) taken in cash, (b) applied in abatement of premium payments, (c) left on deposit with the Company to accumulate with interest at the rate of not less than three per centum per annum, payable with the policy or withdrawable in cash on demand by the holder, or (d) applied to purchase participating paid-up additions payable with the policy, which may be surrendered at any time for their cash value. Election of options may be made annually by the holder by writing filed with the Company, and any option so elected shall remain in effect until a new option shall be duly substituted. If no such election is in effect on any anniversary, the distribution for that anniversary shall be held on deposit, as provided in option (c), and if any premium remains unpaid at the expiration of the grace period the Company will apply the deposit to the payment of the premium in default, if said deposit be sufficient for that purpose, otherwise to the payment of such smaller regular instalment as the deposit may be sufficient to pay in full, and any such application of such deposit shall be a discharge to the Company for the amount so applied. Surplus apportioned to this policy while it is running as extended insurance shall not be available to maintain the policy in force beyond the extension term.

APPLICATION OF SURPLUS DISTRIBUTIONS TO SHORTEN TERM OF PREMIUM PAYMENTS OR MATURE POLICY.—Whenever the surplus accumulations under this policy, or the reserve under any outstanding paid-up additions hereunder, or both, together with the policy reserve, shall equal the reserve on the same basis for a fully paid-up policy of the same kind and amount at the then attained age of the Insured, the Company will, upon written request of the Insured and upon due release, endorse the policy, subject to any indebtedness, as paid up in full with participation; or when the aggregate amount of all reserves and accumulations shall equal the face amount of this policy, the Company will on request pay the policy as an endowment, and any existing indebtedness hereunder, upon due surrender.

LOANS.—At any time, while the policy is in force, after three years' premiums shall have been paid, the Company (unless the policy is running as extended insurance) will loan, upon proper assignment, and upon the sole security of this policy, with interest at the rate of six per centum per annum, a sum not exceeding the surrender value at the end of the then current policy year, of the policy and of any outstanding dividend additions, less any outstanding indebtedness and interest on the total amount loaned to the policy anniversary, and less any unpaid balance of premiums for the current policy year. Any interest in default will be added to the principal of the loan.

PREMIUM LOANS.—Such loans when made to pay premiums only may be effected upon the sole signature of the Insured except that if the policy be assigned, the signature of the assignee will be required. Upon written request by the Insured and any assignee upon the Company's prescribed forms, provision may be made by endorsement hereon for automatic application of the premium loan provision to the payment of future premiums.

REPAYMENT OF LOANS.—The whole or any part of a loan may be repaid at any time. Failure to repay the loan or to pay interest thereon, shall not avoid the policy while the indebtedness is less than the cash surrender value. When the indebtedness equals such value, the policy shall become void thirty-one days after notice has been mailed to the Insured and any assignee.

CONVERSION PRIVILEGE.—At any time while this policy is in force it may be exchanged without medical re-examination, upon discharge, for a policy of not greater amount, upon any plan having higher premium rate, except a continuous monthly instalment joint life or corporation plan, which the Company issues at the date hereof, but without the right to disability benefits. The new policy shall bear the date of this policy, premiums shall be at the rate in use for the age at said date for the form chosen, and the cost of change shall be the difference between the premiums under the new policy and the premiums paid under this policy (exclusive of the special premiums paid for disability benefits) for the same period and the same amount of insurance, with interest compounded annually at the rate of six per centum per annum, and with proper adjustment of differences between the amounts of surplus distributions under the two forms of policies.

REINSTATEMENT.—At any time after default in payment of premium (unless the cash surrender value shall have been paid, or the extension term expired, if the policy shall have been so carried), the policy may be reinstated, upon production of evidence of insurability satisfactory to the Company and approved at its Home Office, and upon payment or reinstatement of any indebtedness to the Company hereon or secured hereby, and payment of arrears of premiums, with interest at the rate of six per centum per annum.

ASSIGNMENTS.—No assignment hereof shall be binding on the Company until filed at its Home Office. The Company assumes responsibility as to the validity of any assignment.

LIMITATIONS.—The liability of the Company hereunder during the first policy year shall be limited to the premium paid hereon if the Insured shall die by suicide, while sane or insane, during said year; or if he shall die during said year as the result of military or naval service in time of war or as the result of making or undertaking an aerial flight, without a permit for such service or flight from the Company, signed by the President, a Vice-President, the Secretary, or an Assistant Secretary.

INCONTESTABILITY.—After this policy shall have been in force for one full year from the date of issue it shall be incontestable except for non-payment of premium, but in case the age has been misstated, the amount payable hereunder shall be that which the premium paid would have purchased at the correct age at the rate in use at the date hereof.

No suit shall be maintained under this policy unless commenced within six years from the time when the cause of action accrued.

ALTERATION AND ENDORSEMENT.—No modification or alteration hereof or endorsement hereon will be valid unless made by the President, a Vice-President, the Secretary; or an Assistant Secretary, and no other person is authorized on behalf of the Company to make, alter or discharge this contract or to waive forfeitures. Agents are not authorized to modify or waive any of the terms or conditions of this policy nor to extend the time for payment of premiums or other moneys due to the Company, or to bind the Company by making any promise or by accepting any representation or information not contained in the application for this policy.

TABLE OF NON-FORFEITURE VALUES.

The values as herein stated, are for full paid policy years, and will be increased by outstanding additions and by payment of instalments of premiums beyond the full paid policy year, but will be decreased by any indebtedness hereon or secured hereby.

After Payment of Premiums for	OPTION A	OPTION B	OPTION C	
	Paid-up Participating Life Insurance	Loan or Cash Surrender Value at end of Policy Year	Extended Insurance Participating	
			Years	Days
3 years	\$1400	\$ 550	6	156
4 "	1930	780	9	26
5 "	2470	1020	11	224
6 "	3010	1260	13	338
7 "	3540	1510	15	349
8 "	4070	1780	17	262
9 "	4590	2050	19	88
10 "	5090	2320	20	177
11 "	5590	2600	21	211
12 "	6080	2900	22	203
13 "	6570	3200	23	166
14 "	7060	3510	24	116
15 "	7550	3840	25	72
16 "	8030	4180	26	56
17 "	8530	4530	27	99
18 "	9020	4890	28	248
19 "	9510	5270	30	287
20 "	10000	5660		
21 "		5780		
22 "		5900		
23 "		6020		
24 "		6150		
25 "		6270		

Values for additional years will be furnished upon request.

NON-FORFEITURE OPTIONS.—After three full annual premiums have been paid hereon, then in case of default in the payment of any subsequent premium or instalment, continued after the days of grace,

OPTION A—Without action on the part of the holder, the policy will be continued for its value in participating paid-up life insurance (without disability benefits) which will have a yearly increasing surrender value; or

OPTION B—If the holder so elect, the policy will be terminated and the surrender value paid in cash; or

OPTION C—Upon written request by the holder filed at the Home Office of the Company within ninety days from the due date of the premium in default, the policy will be continued at its face amount including any outstanding additions and less any indebtedness to the Company hereon or secured hereby, for its value in participating extended term insurance (without loan privilege or disability benefit) dating from said due date. Such insurance will have a decreasing surrender value expiring with the extension term.

Upon due request of the holder filed at the Home Office of the Company while no premium is in default under this policy, extended term insurance may be made the automatic non-forfeiture option by endorsement hereon.

The surrender value due under any option will be paid upon surrender of the policy with the written assent of the person to whom it is made payable.

Said surrender value at date of default in payment of premium shall be the full reserve on the policy and any outstanding additions,

less a sum having a maximum at the end of the third year not in excess of six-tenths of one per centum of the face amount of the policy, and thereafter decreasing, and less any indebtedness to the Company hereon or secured hereby.

The legal reserve under this policy is computed upon the American Experience Table of Mortality, with interest at three and one half per centum per annum.

The paid-up and extended insurance under Options A and C as such as will be purchased by the surrender value as herein defined applied as a net single premium at the attained age of the Insured upon the mortality and interest basis adopted for the reserve computation hereunder.

SETTLEMENT OPTIONS.—In lieu of payment in one sum, the Insured, subject to the rights of any assignee, and with the right to change, or the beneficiary after the Insured's death if no election has been made by the Insured, may, subject to the terms and conditions which follow, elect, by written notice to the Company, to have the net proceeds of this policy, or any part thereof, not less than \$1,000 paid as provided in any of the following options. The mode of payment elected by the Insured shall not be varied by the payee, but if payment is being made under an election by the beneficiary, such beneficiary may, except as to Option 2, revoke the election and receive the unpaid amounts in one sum; but if the stipulated instalments under Option 1 or Option 3 remaining unpaid at any time are commuted and paid in one sum they shall be discounted at the rate of three per centum per annum.

Any portion of the net sum due hereunder which may be payable to an assignee, shall be paid in one sum, and the remainder, if not less than \$1,000, shall be paid according to the terms of the option elected.

The amounts of the several instalment and annuity payments for each \$1,000 of the net sum so payable are shown in the table. Instalments and Annuities herein, and under Options 2 and 3 the amounts of such payments will be based on the attained age of the beneficiary at the date of death of the Insured.

The first instalment under Options 1, 2 and 3 will be payable upon due proof of death of the Insured.

If an instalment option becomes effective this policy will be exchanged by the Company for a supplementary contract which shall provide for settlement according to the option elected, and shall further provide that there will be allowed upon the funds held for the payment of the stipulated instalments under Option 1 and under Option 3 remaining unpaid from year to year such share of interest earned in excess of three per centum per annum as the Company may from year to year determine.

OPTION 1.—Payment by a stipulated number, either 5, 10, 15, 25 or 30 equal annual instalments.

OPTION 2.—Payment by an annuity during the life of the beneficiary.

OPTION 3.—Payment by a stipulated number, either 10, 15, 25 or 30 equal annual instalments and by an annuity for as many years thereafter as the beneficiary shall live.

OPTION 4.—The net sum due under this policy, or any part thereof not less than \$1,000, may be left on deposit and the Company will pay interest thereon annually at such rate not less than three per centum as may from year to year be determined by the Company, the first payment to be made one year after the death of the Insured.

The amount of said deposit may be withdrawn on any interest date if so provided when the option is elected, but if not so withdrawn, then upon the death of the person last entitled to receive interest payments under the terms hereof, the Company will pay the amount of said deposit together with any accrued interest for the then current year, in such manner as may be directed when the option is elected.

Table of Instalments and Annuities for each \$1000 of the net sum so payable							
OPTION 1		No. of Instalments	Amount of Instalments		No. of Instalments	Amount of Instalments	
		8	\$212		20	\$46	
		10	114		25	36	
		15	82		30	30	
OPTION 2		OPTION 3					
Age	Annuity	Age	10 Instalments and Annuity	15 Instalments and Annuity	20 Instalments and Annuity	25 Instalments and Annuity	30 Instalments and Annuity
13	\$48	15	\$42	\$41	\$40	\$38	\$38
16	43	16	42	41	40	38	38
17	43	17	42	41	40	38	38
18	44	18	43	42	41	40	39
19	44	19	43	42	41	40	39
20	44	20	43	42	41	40	39
21	44	21	43	42	41	40	39
22	45	22	44	43	42	41	40
23	45	23	44	43	42	41	40
24	45	24	44	43	42	41	40
25	46	25	45	44	43	42	41
26	46	26	45	44	43	42	41
27	46	27	45	44	43	42	41
28	47	28	46	45	44	43	42
29	47	29	46	45	44	43	42
30	48	30	47	46	45	44	43
31	48	31	47	46	45	44	43

NOMINATION OF PROVISIONAL PAYEE.—The Insured, with the right to change, may, by written notice to the Company at its home Office, name a provisional payee to receive in accordance with the terms of the option elected, any stipulated payments remaining unpaid under Option 1 or Option 3, or interest payments under Option 4, upon due proof of the death of the beneficiary after such beneficiary has become entitled to payments.

The privilege of nomination of a provisional payee shall not apply under Option 2, nor shall the beneficiary have the right to name a provisional payee under any option. If there be no provisional payee living at the death of the beneficiary after becoming entitled to payment under Option 1 or Option 3, or if a provisional payee shall die after becoming entitled to such payment, any stipulated payments under said Options 1 or 3 then remaining unpaid shall be commuted and paid in one sum to the executors or administrators of the one so entitled.

If there be no named beneficiary or provisional payee entitled to receive payment under this policy at the death of the Insured the net sum payable hereunder will be paid in one sum.

Annual payments of \$100 and over, under the terms of any option or under the Disability Provision herein, may be taken in equivalent semi-annual, quarterly or monthly payments.

The equivalent of each \$100 of annual payment is \$50.40 paid semi-annually; \$25.30 paid quarterly; or \$8.45 paid monthly.

TOTAL AND PERMANENT DISABILITY BENEFIT PROVISION.

1. **PAYMENT BY INSTALMENTS.**—After one full year's premium shall have been paid upon this policy, then if at any time, while no premium is in default, the Company shall receive due proof that the Insured, prior to attaining the age of 60 years, has become wholly and permanently disabled by bodily injury or by disease sustained or contracted after the date hereof, and that thereby he will be wholly, continuously and permanently prevented from the pursuit of any form of mental or manual labor for compensation, gain or profit whatsoever, and has been so disabled for not less than sixty days, the Company will waive, after the then current policy year, payment of further premiums during the continuance of the disability, and, at the end of one year from the date on which said disability is proved, provided the disability then exists, will pay to the Insured, with the written consent of the assignee, if any, one-tenth of the face amount of this policy, and one-tenth annually thereafter during the continuance of the disability, until the said face amount, less any indebtedness, shall have been paid in full, or until the maturity of the policy when any unpaid remainder of the sum insured, less any indebtedness, will be paid as provided in the policy. In case there are any accumulations or policy additions from surplus distributions then outstanding they shall be payable with the final payment.

The sum insured shall be reduced by each annual instalment so paid and the cash surrender and loan values from year to year will be those shown by the table of non-forfeiture values in the policy, reduced proportionately to the reduced insurance, less any existing indebtedness.

Whenever the existing indebtedness shall exceed the cash surrender value of the reduced insurance, the succeeding instalment shall be reduced by the amount of such excess, and the indebtedness correspondingly reduced.

Whenever the instalments paid and credited together with the indebtedness shall equal the face amount of the policy and of any accumulations or additions from surplus distributions, the liability of the Company shall cease.

The policy must be forwarded to the Home Office for endorsement of the payment of each disability instalment.

2. **WAIVER OF PREMIUMS AFTER AGE 60.**—If the Company, while no premium is in default, shall receive due proof that the Insured

after attaining the age of 60 years, has become disabled as aforesaid and has been so disabled for not less than sixty days, the policy will be maintained in force, without payment of further premiums during the continuance of the disability, for a decreasing sum, which shall be the face amount of the policy less the premiums waived, and less any existing indebtedness. The amount of the premium waived yearly will decrease in proportion to the decreasing sum insured, and the cash surrender and loan values from year to year will be those shown by the table of non-forfeiture values in the policy, reduced proportionately to the reduced insurance, less any existing indebtedness.

3. **RECOVERY FROM DISABILITY.**—The Company shall have the right to require at any time, but not oftener than once a year, due proof of the continuance of the disability. If the Insured shall fail to furnish such proof when required to do so, or shall so far recover as to be able to perform work of any kind for compensation, gain or profit, no further premiums will be waived, and no further disability instalments will be paid. In such case the insurance will be the face of the policy less the instalments paid (Sec. 1) or the premiums waived after age 60 (Sec. 2) as the case may be, and the non-forfeiture values, as well as the premiums payable, will be in proportion to the reduced insurance.

4. **DISABILITY PREMIUM.**—The disability benefits set forth in this provision are granted in consideration of the statements and representations in the application for this policy and of a special yearly premium of *Five* dollars and *Twenty* cents payable in addition to and as a part of the regular premium of the policy during its premium paying period, or until the Insured reaches the age of sixty years. The special premium may be discontinued at any policy anniversary upon request by the Insured, and the presentation of the policy to the Company for cancellation of the disability benefit provision.

5. **RECOGNIZED DISABILITIES.**—Without prejudice to any other cause of disability, the following will be recognized as disability within the meaning of this provision; namely, the total and irrecoverable loss of the use of both eyes or of both hands or of both feet, by removal or disease; or such loss of the use of one hand and one foot.

In Witness Whereof, the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY has, by its President and Secretary, executed and delivered this contract and caused the same to be duly countersigned, at Boston, Massachusetts, on this *First* day of *March*, A. D., 1915.

WALTON L. CROCKER,
Secretary.

ROLAND O. LAMB,
President.

The Assured is hereby notified that by virtue of this policy he is a member of the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meetings are held at its Home Office on the second Monday of February in each year, at twelve o'clock noon.

APPLICATION.

I hereby declare that I have never made an application to insure my life to any company or agent upon which a policy has not been issued in the exact form and amount originally applied for and that there is none now pending, unless so stated above; and further, I declare that all the statements herein made are complete and true, and that they are correctly recorded.

MEDICAL EXAMINER'S FORM.

I certify that the statements and answers which I have made in this application as a basis for the contract of insurance are complete, true and correctly recorded, and I agree that any policy which may be issued hereon shall take effect only in case it shall be delivered and the first premium or instalment thereof actually paid during my lifetime, and that such delivery and payment shall constitute an acceptance of the policy and of all its conditions.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS) LIFE POLICY—GUARANTEED ANNUAL DIVIDENDS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.00.

ANNUAL PREMIUM, \$383.40.

KANSAS CITY LIFE INSURANCE COMPANY.

KANSAS CITY, MISSOURI,

Agrees to Pay Ten Thousand Dollars, at the Home Office of the Company, in Kansas City, Missouri, to *Mary Doe, (wife)* of the insured, immediately upon receipt of due proofs of the death of *John Doe*, the Insured, during the continuance of this Policy.

If there shall be no Beneficiary living at the death of the Insured, the proceeds of this Policy shall be paid to the executors, administrators or assigns of the Insured.

This Policy participates in the profits of the Company as herein provided.

The Company Guarantees the surrender value of this Policy at the end of *Twenty* years shall be *Fifty-Six Hundred Sixty-One and 50-100* Dollars in Cash and its share of the Profits then apportioned in addition to those guaranteed, also in Cash.

STATE OF MISSOURI—INSURANCE DEPARTMENT.

This Policy is registered and secured by a pledge of bonds or deeds of trust on real estate deposited with this department. Jefferson City, Mo.....19....

By.....
Deputy Supt.
Superintendent.

GENERAL PROVISIONS AND PRIVILEGES.

1. This Policy shall not take effect unless the first premium hereon has been paid and this Policy delivered to the applicant within thirty days from the date hereof, or unless the applicant is in good health at the time of its delivery.

2. The first year's premium only may be paid to the agent. All subsequent premiums are due and payable in advance at the home office of the Company without notice. However, they may be paid to an authorized agent of the Company on or before the date when due, but only in exchange for a receipt signed by the President, Vice-President, Secretary or Assistant Secretary and countersigned by such agent. Upon failure to pay a premium on or before the date when due, or upon failure to pay any premium note when due, this Policy will become null and void without any action or notice by the Company, and all rights shall be forfeited to the Company, except as hereinafter provided.

3. Notice of each and every premium due or to become due hereon, is given and accepted by the delivery and acceptance of this Policy. Notice of premiums coming due is sent to the insured as a matter of accommodation, but the Company assumes no responsibility for the failure to send or the miscarriage or non-delivery of any notice.

4. Any indebtedness to the Company including loans and interest accumulations and any balance of the then current policy year's premium remaining unpaid will be deducted in any settlement under this Policy.

5. The lapse of five years from the date the cause of action shall accrue shall be an absolute bar to any action or suit brought upon this Policy. Death by self-destruction, sane or insane, within one year from date of issue hereof shall limit the amount payable by the Company to the total premium paid by the insured.

6. This Policy is issued with the understanding that with the consent of the Company the insured may assign same or change the beneficiary to any person authorized by law, by filing with the Company a written request therefor. Such change will take effect upon its acceptance by the Company and the endorsement of the same upon this Policy by the President, Vice-President, Secretary or Assistant Secretary. The claims of any assignee when the assignment has been thus made shall be subject to proof of interest and the Company will assume no responsibility as to the validity of any assignment.

7. If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no statement made by the insured shall avoid this policy or be used in defense of a claim hereunder unless the same is contained in the application therefor.

8. No agent has power on behalf of the Company to modify this Contract, to extend the time of payment of premium, to waive any forfeiture, to bind the Company by making any promise or any representation, or to deliver any Policy contrary to the provisions of Section One (1) hereof. These powers can be exercised only by the President, Vice-President, Secretary or Assistant Secretary of the Company and will not be delegated.

9. The insured may without the consent of the beneficiary receive any benefit hereunder and exercise every right and enjoy every privilege conferred upon the insured in or by this Policy.

10. In case of default in the payment of any premium hereunder or of any premium note when due, the Company will reinstate the Policy, if not previously surrendered, at any time upon written request by the insured to the Company at its home office, accompanied by evidence of insurability satisfactory to the Company and the payment of all premium arrears and the payment or reinstatement of any indebtedness existing at the date of default, together with interest thereon at the rate of five per centum per annum.

11. GRACE IN PAYMENT OF PREMIUMS.—A grace of one month (without interest charge) during which the insurance will remain in full force will be allowed in the payment of all premiums except the first.

NON-FORFEITURE AND LOAN FEATURES.

After payment of premiums for three or more full years the following options shall become effective.

1st. EXTENDED INSURANCE—AUTOMATIC.—If any premium on this Policy shall not be paid when due, without action on the part of the insured the Company will extend and continue in force from such due date, the full amount of this policy as non-participating term insurance for the term of years and months as provided in the accompanying table. Or,

2nd. PAID-UP INSURANCE.—If any premium on this Policy shall not be paid when due, upon request of the insured within sixty days of such default, the Company will endorse the policy as fully paid non-participating insurance for the reduced amount as provided in the accompanying table. Or,

3rd. CASH SURRENDER VALUE.—Any time within sixty days after default in payment of any premium, the Company will, upon request, with a full and valid surrender of the policy and all claims hereunder, pay a cash surrender value in accordance with the accompanying table, less any existing indebtedness to the Company on this policy.

LOAN PRIVILEGES.

4th. **PREMIUM LOAN.**—If any premium on this policy shall not be paid when due the insured shall have the right, upon application to the Company, to have charged against the cash value of this policy an annual premium loan with interest at 6 per cent. per annum so long as the loan value of the policy shall be sufficient to cover such premium charge in addition to any existing indebtedness and accrued interest. If the loan value or the balance thereof shall not be sufficient to pay the entire premium due, then it shall be used, if sufficient, to pay the premium for a shorter period, but no less than one entire quarterly premium. And if not sufficient to pay a quarterly premium, the policy shall cease to be in force and any residue of the surrender value of said policy shall be paid in cash on surrender of the same. The accumulation of such premium loan, with accrued interest thereon, shall be a first lien on the policy but may be paid at any time in whole or in part.

5th. **CASH LOANS.**—If this policy be not then extended as term insurance, the Company will advance, on proper assignment of this policy and on the sole security thereof, at the rate of 6% interest per annum, subject to the laws of the State in which the insured resides at time of issuance of this policy a sum equal to, or, at the option of the insured, less than the amount stated in the accompanying table, of loan and surrender values, in accordance with the number of years for which premiums have been fully paid. The Company will deduct from such Loan Value any existing indebtedness on or secured by the policy and any unpaid balance of the premium for the current policy year, and interest in advance. If said loan is not paid when due, interest in advance shall be payable to the end of the current policy year and thereafter shall be payable annually in advance. Any interest so payable and not paid shall be added to the principal and bear interest at the same rate. In the event of failure to pay any loan on this policy no forfeiture of same shall occur until the loan and interest thereon is equal to the loan value, nor until one month after notice has been mailed by the Company to the last known address of the insured and of the assignee, if any, but failure to repay such loan after the total indebtedness as aforesaid shall equal said loan value and after giving such notice shall render the policy void.

TABLE OF LOAN AND SURRENDER VALUES.

This table will apply if this policy be free from indebtedness, but any existing indebtedness may be paid in cash and the table will then apply; or if not so paid the loan and cash values will be reduced by the indebtedness and the amount paid-up or the term of extended insurance will be reduced in the ratio of the indebtedness to the reserve on this policy. If default occurs after a fractional part of the current year's premium has been paid, the values will be proportionately adjusted.

After the Expira- tion of	Cash Surren- der or Loan	Extended Insurance		Paid-up Insur- ance	After the Expira- tion of	Cash Surren- der or Loan	Extended Insurance		Paid-up Insur- ance
		Yrs.	Mos.				Yrs.	Mos.	
3 Yrs.	\$ 428 00	4	11	\$1080	12 Yrs.	\$2794 70	21	10	\$588
4 "	654 10	7	6	1620	13 "	3108 90	22	10	630
5 "	888 80	10	1	2160	14 "	3434 60	23	9	680
6 "	1132 00	12	6	2700	15 "	3772 20	24	8	740
7 "	1384 40	14	8	3280	16 "	4122 30	25	9	790
8 "	1646 30	16	6	3760	17 "	4485 40	26	11	840
9 "	1917 90	18	1	4290	18 "	4862 40	28	5	890
10 "	2199 60	19	6	4820	19 "	5254 00	30	7	940
11 "	2491 80	20	9	5330	20 "	5661 50	Life		1000

The values in the above table are based upon the American Experience Table Mortality with interest at the rate of three and one-half per cent per annum, and a surrender charge.

DIVIDENDS.

This policy is issued on the Twenty Year Accumulation plan and will receive its full share of the profits as apportioned by the Company at the end of that period if the insured be then living, and if all the premiums have been duly paid hereon; however, the company hereby guarantees to pay in anticipation of said profits, if the policy be kept in force by the payment of premiums in cash, an annual cash dividend, as shown by the Coupons hereto attached which may be used in partial payment of the annual premiums due on the dates indicated on said Coupons. Should, after the first policy year, the insured elect to pay the premiums semi-annually or quarterly, then in that case a pro rata portion of each Coupon will be applicable upon payment of each premium. In consideration of the guaranteed payment in cash from the surplus by the coupons hereto attached the insured hereby agrees that any annually determined portion of the divisible surplus in addition to the amounts stipulated in the coupons shall be allowed to accumulate until all premiums contracted hereon have been paid.

If the insured should so elect at the beginning of the second policy year, the successive guaranteed dividends accruing under this policy will be converted into participating paid-up additional insurance, such insurance being purchased at the Company's regular single premium rates for participating insurance according to the attained age of the insured. The election of this option at any time other than specified above will be conditioned upon evidence of insurability satisfactory to the Company.

If the insured shall elect to pay all premiums in full, without reduction, and leave with the Company the dividends represented by the Coupons on this contract, the Company guarantees that this policy will be fully paid-up after paying the premiums in cash for fifteen full years and delivering all the attached Coupons to the Company. In case the insured should elect to leave the Coupons to make this a fully paid-up policy in fifteen years and he should die while this policy is in force, but before it is fully paid-up as above provided, all the Coupons bearing date prior to said death shall be paid to the beneficiary with compound interest at the rate of $3\frac{1}{2}$ per centum per annum in addition to the sum insured.

In case the insured shall not elect as above provided, but shall, nevertheless, leave said dividends with the Company, the same shall be payable on presentation of the Coupons at any time, with compound interest at the rate of $3\frac{1}{2}$ per centum per annum for each full year such dividends are left with the Company.

At the end of twenty years from the date hereof, in addition to receiving in cash such dividends as may have accrued to the credit of this policy in excess of those guaranteed, the insured may at his option surrender this policy for its cash value as shown on the second page hereof, or continue the policy as a participating life policy fully paid-up for its face amount.

THIS POLICY IS ISSUED IN CONSIDERATION of the stipulations, agreements and representations made in the application for this policy, a copy of which application is hereto attached and made a part hereof, and said policy and application constitute the entire contract between the parties hereto, and in further consideration of the annual premium of Three Hundred Eighty-three Dollars and Forty cents for one year's term insurance from date hereof. This Policy will be continued upon the further payment of a like amount on or before the First day of April each year thereafter until premiums shall have been paid for twenty years, including the first, until the prior death of the insured.

This Policy is absolutely free from conditions as to residence, occupation, travel, time or place of death. No extra Premium will

be required from the Insured for military or naval service in time of war or in time of peace.

This Policy is incontestable after one year from date of issue.

In Witness Whereof, The KANSAS CITY LIFE INSURANCE COMPANY has caused to be affixed the signatures of its President and Secretary, at Kansas City, Missouri, this *First* day of *April*, A. D., 1915.

FRED W FLEMING,
Secretary.

J B REYNOLDS,
President

The Insured, at any time, while this Policy is in force may, by giving written notice to the Company at its Home Office, provided the Policy has not been assigned, change the mode of payment of the Policy as within provided to payment in equal annual instalments, or a life annuity, as specified below, such change to take effect upon its endorsement on the Policy by the Company.

Instalments payable per \$1,000 of Policy, according to the number, from two to twenty selected by the Insured.—



Amount of Annuity to Beneficiary that each \$1,000 of Policy will purchase, according to Age of Beneficiary:

19. On or after April 1, 1924, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety-nine and 70/100 Dollars provided a premium due on said policy up to and including above date have been paid. Payable at its home office.

See 70.

J. B. REYNOLDS, President.

18. On or after April 1, 1933, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety-six and 60/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$96.60.

J. B. REYNOLDS, President.

17. On or after April 1, 1932, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety-three and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$93.50.

J. B. REYNOLDS, President.

16. On or after April 1, 1931, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$90.50.

J. B. REYNOLDS, President.

15. On or after April 1, 1930, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Eighty-seven and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$87.50.

J. B. REYNOLDS, President.

14. On or after April 1, 1929, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Eighty-four and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$84.50.

J. B. REYNOLDS, President.

13. On or after April 1, 1928, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Eighty-one and 60/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$81.60.

J. B. REYNOLDS, President.

12. On or after April 1, 1927, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Seventy-eight and 70/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$78.70.

J. B. REYNOLDS, President.

11. On or after April 1, 1926, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Seventy-five and 80/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$75.80.

J. B. REYNOLDS, President.

10. On or after April 1, 1925, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Seventy-two and 90/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$72.90.

J. B. REYNOLDS, President.

9. On or after April 1, 1924, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Seventy and 00/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$70.00.

J. B. REYNOLDS, President.

8. On or after April 1, 1923, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Sixty-seven and 20/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$67.20.

J. B. REYNOLDS, President.

7. On or after April 1, 1922, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Sixty-four and 40/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$64.40.

J. B. REYNOLDS, President.

6. On or after April 1, 1921, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Sixty-one and 60/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$61.60.

J. B. REYNOLDS, President.

5. On or after April 1, 1920, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty-eight and 80/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$58.80.

J. B. REYNOLDS, President.

4. On or after April 1, 1919, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty-six and 00/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$56.00.

J. B. REYNOLDS, President.

3. On or after April 1, 1918, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty-three and 30/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$53.30.

J. B. REYNOLDS, President.

2. On or after April 1, 1917, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty and 60/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$50.60.

J. B. REYNOLDS, President.

1. On or after April 1, 1916, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Forty-seven and 90/100 Dollars provided premiums due on said policy up to and including above date have been paid. Payable at its home office.

\$47.90.

J. B. REYNOLDS, President.

APPLICATION.

It is hereby warranted, That the above are my own full and true answers to the foregoing questions, and that the same, together with my answers to the Examining Physician, are the only statements made to the KANSAS CITY LIFE INSURANCE COMPANY, which, together with this stipulation, constitutes my application to said Company for insurance, and should my application be approved, and a policy of insurance be issued, such policy and application, shall be and constitute the contract between the parties hereto.

The answers to all the above questions, and to the several questions propounded by the Examining Physician, are full, complete and true, and no omission, concealment or mental reservation has been made of any facts or circumstances relating to my past or present habits, health, physical condition or family history.

I agree that death by self destruction, sane or insane, within one year from date of issue shall limit the amount payable by the Company to the total premium paid and no more.

I hereby warrant that I am not intemperate in the use of intoxicating liquors or narcotics of any kind.

I agree that in any distribution of surplus or profits the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount belonging to any policy which may be issued by the Company, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy.

That it is expressly agreed to and understood upon my part that this contract is to be null and void and of no binding force whatever, unless my application is received and accepted at the home office of the Company and approved by the Medical Director and the policy of insurance is delivered to me or my beneficiary during my lifetime and while in good health.

And I further agree that any money, note or other thing of value given to this Company or its agent taking this application on account of the first premium charge on the policy applied for, in whole or in part, shall be held by this Company as a deposit merely and not as payment, until such time as this application shall be accepted or rejected; if same be accepted, such money, note or other thing of value shall be applied on such first premium charge; if rejected, same shall be returned to me, my heirs, administrators or assigns.

I hereby certify that I have carefully read (or heard read) the foregoing application, together with my statements therein made and hereby warrant the truthfulness of the same. If not true, then any policy issued hereon shall be void.

It is understood that any provision herein contrary to the laws of the state in which the policy is applied for and issued shall be null and void.

MEDICAL EXAMINER'S FORM.

I hereby declare that all the statements and answers to above questions are complete and true, and I agree that they shall form a part of the contract for insurance applied for, and I expressly waive on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20 PAYMENT LIFE (ENDOWMENT AT 85) ANNUAL
DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999.

AGE, 3

AMOUNT, \$10,000.

PREMIUM, \$363.11

THE LINCOLN NATIONAL LIFE INSURANCE
COMPANY,

OF FORT WAYNE, INDIANA.

Agrees to Pay at its Home Office *Ten Thousand Dollar* and in addition thereto any existing dividend accumulations upon receipt at the said office of due proofs of the interest of the claimant and of the death of *Abraham Lincoln* (hereinafter called the Insured) to *Nancy Hanks Lincoln, his mother, beneficiary, living, otherwise* to the Insured's executors, administrators or assigns, deducting therefrom any indebtedness on or secured by this Policy and any unpaid premium for the then current policy year. Or the Company will pay the said sum to the Insured, living, at the end of the policy year nearest to age eighty-five.

This insurance is granted in consideration of the payment of *Three Hundred Sixty-three and 10/100 Dollars*, the receipt of which is hereby acknowledged, and the *Annual* payment of a like sum to the said Company on or before the *First* day of every *January* thereafter until premiums for *Twenty* full years from the date hereof shall have been paid or until the prior death of the Insured.

Annual Participation in Profits.

During the continuance of this Policy by the payment of premium or as a fully paid-up policy, it shall be credited with its full share of surplus as apportioned by the Board of Directors at the end of two years from the date hereof and annually thereafter.

The Benefits of the Guaranteed Loan and Non-Forfeiture Provisions and the Automatic Premium Loan Privilege, together with the other Benefits, Privileges and Provisions set forth on the following pages of this Policy, are made a part of this contract.

In Witness Whereof, THE LINCOLN NATIONAL LIFE INSURANCE COMPANY has caused this contract to be signed this *Fifth* day of *January*, Nineteen Hundred and *Fifteen*.

ARTHUR F. HALL,
Vice-President.

SAML. M. FOSTER,
President.

FRANKLIN B. MEAD, *Secretary.*

INSURANCE DEPARTMENT—STATE OF INDIANA—OFFICE
OF AUDITOR OF STATE.

I HEREBY CERTIFY that The Lincoln National Life Insurance Company, of Fort Wayne, Indiana, does business under the Compulsory Deposit Law of the State of Indiana, approved February 10, 1899, and in accordance with Section Ten of said law, maintains in approved securities in the office of the Auditor of State of Indiana, an amount in excess of the net cash value of all outstanding policies.

DALE J. CRITTENBERGER,
Auditor of State.

GUARANTEED AUTOMATIC LOAN AND NON-FORFEITURE
BENEFITS.

ONE MONTH OF GRACE.—One month of grace (not less than thirty days) without interest charge shall be allowed in the payment of any premium after the first, during which time this Policy shall remain in force.

AUTOMATIC PREMIUM LOANS.—This Policy shall not lapse or become forfeited by reason of the non-payment of the premium within the month of grace allowed herein, provided the cash surrender value of the Policy and of any dividend addition thereon is any indebtedness on or secured by this Policy is equal to or greater than the premium then due and unpaid. In such event the Company will treat the premium then due as paid, and the amount of such premium (with interest as hereinafter provided) shall become a first lien upon the Policy in the Company's favor in priority to the claims of any assignee or of any other person. If the net available cash surrender value be less than the premium that is due, the Company will continue this insurance in force until such time as the cash is exhausted (that is, for a period which bears the same ratio to the full premium period then ensuing as such net value bears to the premium then due) and if prior to the expiration of such period the last due premium be not paid in full, all liability of the Company on this Policy shall thereupon terminate subject to notice as hereinafter provided. While this Policy is thus maintained in force the payment of premiums may be resumed without medical examination and the accumulated loans may be paid or allowed to stand as a lien against the Policy. These automatic premium loans shall bear interest at 6% per annum from the dates the respective premiums loaned become due and shall be compounded yearly on the thirty-first day of December in each year, if unpaid.

The Automatic Premium Loan Privilege is granted at the request of the Insured in his application for this insurance, or upon written request made subsequently, but may be revoked at any time upon written notice to the Company at its Home Office.

POLICY LOANS.—After three full years' premiums have been paid upon this Policy, if no premium payment is in default, the Company will lend on proper assignment and delivery of this Policy and on the sole security thereof a sum not exceeding the cash value stated in the table less any existing indebtedness on or secured by this Policy and any unpaid balance of the premium for the current policy year; provided interest at 6% per annum on the whole amount of the loan is paid in advance to the end of the current policy year. Interest at the same rate will be due and payable annually in advance thereafter, and if not so paid will be added to the principal and bear the same rate of interest. Failure to pay any loan or interest shall not avoid this Policy unless the total indebtedness shall equal or exceed the full amount available hereunder and in no event until thirty days after notice thereof shall have been mailed to the last known address of the Insured, and of any assignee, if any.

TABLE OF GUARANTEED LOAN AND SURRENDER VALUES FOR EACH \$1,000 OF INSURANCE.

As this Policy is for \$10,000 the values will be ten times those stated below. The term for which extended insurance will be granted remains the same without regard to the amount of the Policy.

Dividend accumulations, paid-up additions or the payment of any portion of a year's premium over and above the full number of years' premiums indicated will increase the values shown in this table. Any existing indebtedness on or secured by this policy will be deducted from the cash value of this policy and will reduce proportionately the amount of paid-up insurance and the extended insurance shall be for the face value of the policy less the indebtedness and for such period as the net cash value of the option less the indebtedness will purchase. If the sum applicable to the purchase of extended insurance shall be more than sufficient to continue the insurance to the end of the policy year nearest to age eighty-five, the excess shall be used to purchase in the same manner a paid-up pure endowment payable to the Insured, if living, at the end of the policy year nearest to age eighty-five.

At End of Policy Year	Cash or Loan Value	Non- Participating Paid-Up Endowment Insurance	Nonparticipating Paid-up Extended Term Insurance for face of policy, and Cash (Pure Endowment) payable if insured living at expiration of extended insurance		
			Insurance Extended for		Cash at Age 85
			Years	Months	
3 Years	\$ 36	\$ 91	3	11	\$0
4 Years	59	148	6	2	0
5 Years	84	205	8	7	0
6 Years	109	261	11	0	0
7 Years	136	317	13	4	0
8 Years	163	372	15	0	0
9 Years	191	428	16	7	0
10 Years	221	482	18	0	0
11 Years	250	535	19	5	0
12 Years	280	587	20	7	0
13 Years	312	639	21	7	0
14 Years	345	690	22	7	0
15 Years	379	742	23	7	0
16 Years	414	793	24	7	0
17 Years	450	844	25	7	0
18 Years	488	896	26	11	0
19 Years	528	947	28	7	0
20 Years	569				
25 Years	631				
30 Years	694				
\$1000 Policy Fully Paid Up Participating Annually in Profits.					

The reserve under this Policy shall be computed according to the American Experience Table of Mortality and $3\frac{1}{2}\%$ interest, and the values shown in this table are equivalent to the full reserve for the Policy less a sum not more than $2\frac{1}{2}\%$ of the amount insured. The first year's insurance under this Policy is term insurance, purchased by the whole or part of the premium to be received during the first policy year; and the Policy shall be valued according to its terms and the laws of the State of Indiana. Cash and loan values for years subsequent to the twentieth will be the full reserve computed upon the above basis.

CASH VALUE.—The cash value stated in the table, which is less than the sum otherwise available for the purchase of paid-up or extended insurance, will be paid to the Insured upon due surrender of this Policy to the Company at any time within one month after default in payment of premium.

The Company shall have the right in a time of general depression and in order to conserve the interests of all its policyholders

to defer payment of the cash value, or the making of the loan (unless for the purpose of paying renewal premiums on policies in this company) for a period not exceeding six months.

EXTENDED INSURANCE.—If the Insured has not made a request for the Automatic Premium Loan Privilege, or has made such request and revoked it in writing duly acknowledged by the Company, and if there be any default in the payment of premium after three full years' premiums shall have been paid, in such event the insurance hereunder shall from the due date of such premium automatically continue as term insurance for the period stipulated in the table of Guaranteed Loan and Surrender Values.

PAID-UP INSURANCE.—A paid-up endowment Policy payable at the same time and upon the same conditions as this Policy for the amount stated in the table of Guaranteed Loan and Surrender Values will be issued upon due surrender of this Policy to the Company within one month after default in payment of premium.

DIVIDEND OPTIONS.

Dividends, at the option of the owner of this Policy, may be

1. Taken annually in cash or applied toward a reduction of premium for the then current policy year; or,
2. Used to purchase non-forfeitable, participating, paid-up additions to the Policy; or,
3. Allowed to accumulate at the rate of $3\frac{1}{2}\%$ compound interest for any number of years during the continuance of the Policy.

If no other selection is made within one month from the due date of premium payment, this option shall automatically apply. Accumulated dividends are non-forfeitable, are withdrawable in cash any time, are payable in addition to the face of the Policy in the event of death of the Insured, and increase the value of the Policy to the amounts stated in the above table.

4. Used to shorten the premium-paying period as follows:

Whenever at the expiration of any policy year the accumulated dividends, together with the cash value of the Policy, equal or exceed the net single premium for this insurance at the attained age of the Insured, this Policy may be exchanged for a fully paid-up policy with dividends payable annually thereafter.

IF PAYMENT OF PREMIUMS IS WAIVED IF INSURED IS TOTALLY AND PERMANENTLY DISABLED AND THE INSURED HAS THE OPTION OF HAVING THE INSURANCE IMMEDIATELY PAYABLE IN INSTALMENTS.

At any time after one full year's premium shall have been paid before default in the payment of any subsequent premium, if the Insured before attaining his sixtieth birthday, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or by disease and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit, or from following any gainful occupation, then

First—The Company will, by an endorsement on this Policy, agree to pay for the Insured, subject to the conditions herein recited, the subsequent premiums, if any, as they shall become due, during the period of such total and permanent disability. Any premiums so paid shall not be a lien on this Policy, and the guaranteed values shown in the tables herein shall increase in the same manner as if the premiums had been paid by the Insured.

Second—The Company will also, upon written request of the Insured and of the Beneficiary and Assignee, if any, by an endorsement on this Policy, agree to pay, subject to the conditions her-

recited, in lieu of all other values, benefits or privileges herein provided, and in full settlement of this Policy, one-twentieth of the sum insured plus dividend additions, if any, immediately, and a like amount annually thereafter until twenty of such instalments in full shall have been paid. Any indebtedness to the Company on or secured by this Policy will reduce the amount of said annual instalments in the same proportion that said indebtedness bears to three-fourths of the sum insured, plus dividend additions, if any. Should the Insured die before the twenty annual instalments shall have been paid, the face amount of this Policy, plus dividend additions, if any, less the sum of the instalments paid and less any indebtedness on or secured by the Policy outstanding at the time of the payment of the first instalment with interest at 6% per annum from that time will be paid to the Beneficiary upon receipt of due proof of the death of the Insured.

Provided always that notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall as often as required by the Company furnish satisfactory proof of the continuance of such disability. If the Insured fails to furnish such proof, or if he shall so far recover as to be able to engage in any gainful occupation, then all premiums thereafter falling due must be paid as originally provided in the Policy; and if the second option shall have been availed of, the Company's obligation to pay any further instalments shall immediately cease, and the original Policy shall be restored for its face amount, plus dividend additions, if any, less the sum of the instalments paid. Any indebtedness on or secured by the Policy outstanding at the time of the payment of the first instalment shall be restored together with interest at 6% per annum from that time, and the Guaranteed Values in the table attached hereto shall be reduced proportionately by the amount of the annual instalments paid and the original indebtedness, if any, with interest.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning hereof.

On any anniversary of this Policy this provision may be cancelled by the Insured, provided he make written request for such cancellation and return the Policy to the Company for endorsement in which event the subsequent annual premiums will be reduced *thirty-two cents* for each one thousand of insurance hereunder.

PLANS OF SETTLEMENT.

At the end of the original premium paying period of this Policy, or within one month thereafter, the Insured may elect to continue or surrender this Policy under one of the following options:

OPTION 1.—Continue this Policy as a fully paid-up participating Policy for its full amount, no further premium payments being required, and in addition thereto draw in cash any existing dividend accumulations.

OPTION 2.—Draw entire cash value, consisting of guaranteed cash value as fixed in the above table, together with any existing dividend accumulations.

OPTION 3.—Convert the entire cash value into a life annuity at the Company's published rates at that time.

OPTION 4.—Convert entire cash value into a paid-up participating endowment Policy, maturing at the end of the policy year nearest to age eighty-five, subject to evidence of insurability satisfactory to the Company for any excess in paid-up insurance over the amount of the original policy.

NOTE.—If the Insured fails to exercise his option to select one of the settlements provided and to notify the Company thereof in writing within the time specified, it is agreed that Option No. 1 shall automatically apply.

GENERAL PROVISIONS AND PRIVILEGES.

MISSTATEMENT OF AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age of the Insured.

PREMIUM PAYMENT.—Premiums are due and payable in advance to the Home Office of the Company in the city of Fort Wayne, Indiana, but may be paid to an authorized agent of the Company in exchange for the Company's receipt therefor signed by the President or the Secretary and countersigned by the agent as evidence of such payment. The mode of premium payment may be changed, on any anniversary of this Policy, from annual to semi-annual or quarterly or vice versa at the premium rates in use by the Company at the date hereof, but the payment of any premium shall not continue this Policy in force longer than the time for which the premium payment is made, except as otherwise provided herein.

REINSTATEMENT.—Should this Policy lapse it may be reinstated any time upon the Insured furnishing evidence of insurability satisfactory to the Company and paying all premium arrears with interest to exceed 6% interest per annum.

POLICY AND APPLICATION THE ENTIRE CONTRACT.—This Policy and the application therefor, a copy of which is hereto attached and made a part of the Policy, constitute the entire contract; and, in the absence of fraud, the statements made in the application shall be deemed representations and not warranties and no such statement shall avoid this Policy unless it is contained in the written application.

CHANGE OF BENEFICIARY.—While this Policy is in force, and provided it is not then assigned, the Insured may, with the consent of the Company, change the Beneficiary by filing at its Home Office a written request duly acknowledged, on the form provided by it, accompanied by this Policy for endorsement thereon. Such change shall take effect only upon the endorsement of the same on the Policy by the Company. If there be more than one Beneficiary the interest of any deceased Beneficiary shall pass to the survivor or survivors unless otherwise directed by the Insured and endorsed by the Company on this Policy.

ASSIGNMENT.—No assignment of this Policy shall be binding on the Company until it be filed with the Company at its Home Office. The Company, by receiving or filing any assignment, does not assume any responsibility as to the validity or sufficiency thereof. Any claim made under an assignment shall be subject to proof of interest and extent thereof.

MODIFICATIONS.—No person except the President, a Vice-President, the Secretary or Assistant Secretary has power to change, modify or waive the provisions of this contract, and then only in writing. The Company shall not be bound by any promise or representation.

APPLICATION.

I agree on behalf of myself and of any person who shall have or claim any interest in any policy issued on this application, as follows:

1. That any statements, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall not be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing and presented in this application to the officers of the Company, at the Home Office.

2. That the insurance hereby applied for shall not take effect unless the premium is paid and the Policy delivered to me during my lifetime and good health; provided, however, that if the premium is paid in advance to an authorized agent of the Company and the conditional receipt attached hereto is given by such agent, the liability of the Company shall be as stated in such conditional receipt.

3. That, unless otherwise requested by me hereon, any Policy issued hereon shall, at the pleasure of the Company, relate back to and take effect as of the date of this application, or not more than three days prior thereto.

4. That I may, without the consent of the beneficiary, receive, exercise and enjoy every benefit, right and privilege conferred upon me by such Policy.

5. That this application, which I agree to complete promptly by submitting to a medical examination by an authorized examiner of the Company, and my Policy issued in consideration thereof, shall constitute the entire contract between the parties hereto; and that no suit shall be brought against said Company under said contract after a lapse of six years from the time when the cause of such action accrues.

MEDICAL EXAMINER'S FORM.

I hereby declare, on behalf of myself and any person who shall have or claim any interest in any Policy issued hereunder, that each of the above answers is full, complete and true, and that to the best of my knowledge and belief I am in good health and am a proper subject for life insurance.

I hereby agree that the above questions and answers shall form part Two of my pending application for life insurance, and also of my subsequent application by me for insurance in this Company unless I then undergo another medical examination which by its terms is made a part of such application and of subsequent applications.

I hereby expressly waive, on behalf of myself and of any person who shall have or claim any interests in any Policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend to examine me, from disclosing any knowledge or information thereby acquired by him.

20 PAYMENT LIFE REDUCING PREMIUM, WAIVER OF PREMIUMS, ANNUAL DIVIDEND, TRAVEL ACCIDENT CONTRACT.

ANNUAL PREMIUM, \$33.43 First year. Subsequent Years, \$32.25.

20 PAYMENT LIFE REDUCING PREMIUM WAIVER OF PREMIUMS ANNUAL DIVIDEND POLICY.

No. 99,999.

Age 35.

AMOUNT \$1,000.

ANNUAL PREMIUM, \$32.43 First Year
\$31.25 Subsequent Years

Organized 1850.

THE MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

Insured Hereby insures the life of *John Doe*, the Insured, of *New York*, County of *New York*, State of *New York* and agrees to pay at its Home Office in the City of *New York* *One Thousand Dollars* to *Mary Doe*, his wife the Beneficiary (with....right on the part of the Insured to change the Beneficiary) upon receipt of due proof of the death of the Insured, provided this Policy is then in full force and effect and is then surrendered and properly released.

Premium This Policy is issued in consideration of the payment in advance, of the *annual* premium of *Thirty-two and 43/100 Dollars* on the *first* day of *February* during the first year of this Policy, and of the further payment of *Thirty-one and 25/100 Dollars* upon each *first* day of *February* thereafter during the continuance of this Policy until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured, but after one full annual premium has been paid, the Company by endorsement on this Policy, will waive payment of premiums under the conditions stated on the third page entitled "Waiver of Premiums."

Waiver of Premiums CHANGE OF BENEFICIARY.—When the Insured has reserved the right to change the beneficiary, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured, if there be no existing assignment of the Policy made herein provided, may, while the Policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company. If any beneficiary shall die before the Insured the interest of such beneficiary shall vest in the Insured.

DIVIDENDS MAY BE APPLIED TO MATURE POLICY.—Whenever the reserve on this Policy and the reserve on any outstanding dividend additions, together with any dividend accumulations, shall equal the face amount of this Policy, the Company upon surrender of this Policy, accompanied by a satisfactory release, will pay the face value of this Policy, less any outstanding indebtedness.

DIVIDENDS MAY BE APPLIED TO MAKE POLICY FULLY PAID-UP.—Whenever the reserve on this Policy and the reserve on any outstanding dividend additions, together with any dividend accumulations, shall be equal to the net single premium at the attained age of the Insured, according to the American Experience Table of Mortality, and interest at three and one-half per centum, for an amount of insurance equal to the face amount of this Policy, the Company upon written request will make an endorsement on this Policy showing it has become fully paid-up, subject to any outstanding indebtedness as a lien.

PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office of the Company or to any agent or agency cashier of the Company on or before date due, upon delivery of a receipt signed by an Executive Officer (President, a Vice-President, Secretary or Assistant Secretary) of the Company and countersigned by said agent or agency cashier.

The mode of premium payments may be changed, by the Insured giving written notice to the Company at its Home Office not less than forty-five days prior to any anniversary of this Policy, from annual payments to semi-annual, or quarterly, or vice versa, at the premium rates and on the conditions in force at the date thereof. Except as herein provided the payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable.

GRACE.—A grace of thirty-one days, without interest, shall be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If death occur within the period of grace, the unpaid premium for the then current policy year shall be deducted from the amount payable hereunder.

RE-INSTATEMENT.—Upon evidence of insurability satisfactory to the Company, this Policy, if it has not been surrendered, may be reinstated at any time after default, upon payment of arrears of premiums with interest at the rate of five per centum per annum, together with the reinstatement or payment of any indebtedness and the payment of the loan interest thereon.

ASSIGNMENT.—No assignment of this Policy shall be binding on the Company unless it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

PARTICIPATION IN SURPLUS.—The proportion of the surplus accruing upon this Policy shall be ascertained and distributed annually and not otherwise.

Such dividend, at the option of the Insured, shall each year on anniversary of the Policy, be either—

- (1) Paid in cash; or,
- (2) Applied toward the payment of any premium or premiums; or,
- (3) Applied to the purchase of paid-up additions to the Policy; or,
- (4) Left to accumulate to the credit of the Policy, with interest at three and one-half per centum per annum, and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

Unless the Insured shall elect otherwise within three months after the mailing by the Company of a written notice requiring such election, the dividend shall be applied to purchase paid-up additions to the Policy. Such paid-up additions may be surrendered for cash at any time, and the cash value thereof shall not be less than the original cash dividends.

CASH LOANS.—After three full years' premiums have been paid to the Company at any time while this Policy is in force, will loan to the Insured (or assignee, if any) on the delivery of this Policy and proper assignment by the insured (or assignee, if any) and on the sole security thereof, with interest in advance at the rate of 5 per centum per annum, a sum which with accrued interest at the end of the current policy year will not exceed the cash surrender value at the end of such policy year, including the cash surrender value of the dividend additions, if any. The Company will deduct from such loan value any existing indebtedness on the Policy, and any unpaid balance of the premium for the current policy year. The granting of such loan may be deferred for a period not exceeding ninety days after receipt of application therefor, unless the loan is for the purpose of paying premiums due the Company. Any interest if not paid when due shall be added to the principal and shall bear interest at the same rate, provided the entire indebtedness then outstanding shall be within limits of the cash surrender value. Failure to repay any such loan, or to pay interest shall not avoid this Policy, unless the total indebtedness thereon to the Company shall equal or exceed the loan value at the time of such failure, and until one month after notice shall have been mailed to the Company to the last known address of the Insured and assignee, if any. The loan with accrued interest may be repaid at any time.

TABLE OF LOAN AND SURRENDER VALUES.

The figures in this table are on the assumption that there is no indebtedness on the Policy and that there are no outstanding dividend additions.

After Policy Has Been in Force	Cash or Loan Value	Paid-up Life In- surance	Paid-up Term Insurance Yrs. Days	After Policy Has Been in Force	Cash or Loan Value	Paid-up Life In- surance	Paid-up Term Insurance Yrs. Da
3	\$ 51	\$129	5 330	13	\$318	\$653	23 11
4	73	181	8 161	14	350	704	24 8
5	96	233	10 329	15	384	755	25 7
6	119	285	13 62	16	417	803	26 5
7	145	338	15 101	17	452	852	27 4
8	171	392	17 40	18	489	901	28 24
9	198	445	18 251	19	526	950	30 24
10	227	497	20 22	20	566	Paid-up	
11	256	549	21 94	.....	.....	.....	.....
12	286	601	22 120	.....	.....	.....	.....
Years				Years			

Values for later years will be furnished upon request.

The loan values provided for in this table for the end of policy years can be obtained (less interest) during such policy years, as set forth in the above clause entitled "Cash Loans."

NON-FORFEITURE BENEFITS.—After this Policy shall have been in force three full years, the Insured (or assignee, if any), within three months after default in the payment of any premium, may elect—

CASH VALUE.—(A) To surrender this Policy for its cash value upon proper release signed by the Insured (or assignee, if any). Such cash value shall be equal to the net reserve thereon at the

of default and on any dividend additions thereto, computed according to the American Experience Mortality Table, select and ultimate method, and interest at three and one-half per centum per annum, less a surrender charge in no case exceeding one and one-half ($1\frac{1}{2}$) per centum of the amount of the insurance and decreasing annually until the fourteenth year after which the surrender charge shall not exceed one-tenth of one per centum of the amount of the insurance, and less any indebtedness to the Company on the Policy. The payment of the cash value may be deferred by the Company for a period not exceeding ninety days after the receipt of the application therefor. The cash value shall be at least equal to the amount available for the purchase of paid-up life insurance or paid-up term insurance; or,

PAID-UP LIFE INSURANCE.—(B) To have the policy continued in force from date of default, as paid-up life insurance, without future participation in surplus. The amount of such paid-up life insurance shall be such as the net cash value under (A) will purchase as a net single premium at the attained age of the Insured, according to the American Experience Mortality Table and interest at three and one-half per centum per annum; or,

PAID-UP TERM INSURANCE.—(C) To have the policy continued in force from date of default, as paid-up term insurance without future participation in surplus and without the right to loans. The amount of such paid-up term insurance shall be equal to the face of the policy, plus any outstanding dividend additions and less any indebtedness due the Company under this policy. The term for which such paid-up term insurance will be continued shall be such as the net reserve on this Policy at the time of default and on any dividend additions thereto, computed according to the American Experience Mortality Table, select and ultimate method, and interest at three and one-half per centum per annum, less a surrender charge in no case exceeding one and one-half ($1\frac{1}{2}$) per centum of the amount of the insurance and decreasing annually until the fourteenth year after which the surrender charge shall not exceed one-tenth of one per centum of the amount of the insurance, and less any indebtedness to the Company on this Policy, will purchase as a net single premium, at the attained age of the insured, according to the American Experience Mortality Table, and interest at three and one-half per centum per annum.

If the insured (or assignee, if any) shall not, within three months from date of default in the payment of any premium, elect one of the foregoing three options as provided in (A), (B) or (C), the insurance will be continued as provided in Option (C).

INCONTESTABILITY.—This Policy including the application, a copy of which is attached, constitutes the entire contract between the parties and shall be incontestable after two years from its date of issue, except for the non-payment of premiums.

STATEMENTS.—All statements made by the Insured, shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy, or be used in defense of a claim hereunder, unless it is contained in the written application and a copy of the application is attached to this Policy as a part thereof when issued.

SUICIDE.—If the Insured shall within two years from date of issue die by his own act, either sane or insane, this Policy shall be null and void, but in such case the Company will return the premiums actually received.

AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

CASH VALUE OF PAID-UP LIFE OR PAID-UP TERM INSURANCE.—If this Policy shall lapse and shall be endorsed as paid-up life insurance or paid-up term insurance it may be surrendered at any time for its full reserve value at time of such surrender.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any settlement hereunder. A portion of the premium for the current policy year remaining unpaid at the death of the Insured shall be considered as indebtedness.

RESIDENCE, TRAVEL, ETC.—This Policy contains no conditions to residence, travel, occupation, or military or naval service.

RIGHT OF INSURED.—The Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy.

AGENTS.—Agents are not authorized to modify this Policy, to extend the time for paying a premium, or in the event of lapse to reinstate this Policy.

POLICY YEARS.—The policy years and all provisions for loans and surrender values shall be computed from the date of this Policy.

OPTIONAL MODES OF SETTLEMENT.—If there is no assignment of this Policy, the Insured or the beneficiary after the Insured's death in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this Policy upon the death of the Insured, paid either in cash or in one of the Optional Modes of Settlement described on the fourth page hereof, which Modes of Settlement are a part of this Policy.

WAIVER OF PREMIUMS.

The Company by endorsement hereon will waive payment of the premiums thereafter becoming due, during the disability described below, if the Insured, before attaining the age of sixty years and after paying at least one full annual premium and before default in the payment of any subsequent premium, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or by disease so that he cannot and will be permanently, continuously and wholly prevented therefrom from performing any work for compensation or profit. Any premiums so waived shall not be deducted from the sum payable under this policy, and the values provided for in the sections entitled "Loans" and "Non-forfeiture Benefits" and the "Table of Loan Surrender Values" shall be the same as if such premiums had been paid in cash. Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time, on demand, furnish the Company satisfactory proof of the continuance of such disability; and if the Insured shall fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work for compensation or profit, all premiums thereafter falling due must be paid in conformity with this contract. Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists or of both feet above the ankles, or of one entire hand and one entire foot will be considered as total and permanent disability within the meaning of this provision.

This provision will be cancelled on any anniversary of the policy by the Insured filing previous written request at the Home Office of the Company, accompanied by the policy for suitable endorsement thereon, in which event the premiums hereon will thereafter be reduced *Thirty Cents* for each *One Thousand Dollars* (\$1,000) insured hereunder.

In Witness Whereof, THE MANHATTAN LIFE INSURANCE COMPANY has caused this Policy to be executed as of the first day of February, 1916.

MELVIN DE MOTT,
Secretary.

T. E. LOVEJOY,
President.

TRAVEL ACCIDENT CONTRACT.

Providing Indemnity for Loss of Life by Accidental Means as Herein Limited and Provided.

THE MANHATTAN LIFE INSURANCE COMPANY hereby insures John Doe (the Insured), whose place of residence is stated in copy of the application for this contract, and agrees to pay One Thousand Dollars to Mary Doe, his wife, the Beneficiary, should the Insured, while this contract is in force, suffer the loss of life directly, independently and exclusively of all other causes from Bodily Injuries effected solely through accidental means—suicide while sane or insane is not covered—if such injuries are sustained while a passenger in or on a public conveyance (including the platform, steps or running board thereof) provided by a common carrier for passenger service.

Loss of Life shall mean death resulting from such injuries within ninety days from the date of the accident.

This contract is issued in consideration of the payment in advance of the annual premium of One and 00/100 Dollars and of the payment of a like sum upon each first day of February hereafter during the continuance of this contract.

This contract shall not go into effect until same is delivered to the Insured, together with the first premium receipt signed by an officer and countersigned by a duly authorized agent of the Company.

STANDARD PROVISIONS:—1. This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance. No reduction shall be made in any indemnity herein provided by reason of change in the occupation of the Insured or by reason of his doing any act or thing pertaining to any other occupation.

2. No statement made by the applicant for insurance not included herein shall avoid the policy or be used in any legal proceeding hereunder. No agent has authority to change this policy or to waive any of its provisions. No change in this policy shall be valid unless approved by an executive officer of the Company and such approval be endorsed hereon.

3. If default be made in the payment of the agreed premium for this policy, the subsequent acceptance of a premium by the Company or by any of its duly authorized agents shall reinstate the policy, but only to cover loss resulting from accidental injury thereafter sustained.

4. Written notice of injury on which claim may be based must be given to the Company within twenty days after the date of the accident causing such injury. In event of accidental death immediate notice thereof must be given to the Company.

5. Such notice given by or in behalf of the Insured or Beneficiary, as the case may be, to the Company at its Home Office in the City of New York, or to any authorized agent of the Company, with particulars sufficient to identify the Insured, shall be deemed to be notice to the Company. Failure to give notice within the time provided in this policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

6. The Company upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this policy as to proof of loss upon submitting within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

7. Affirmative proof of loss must be furnished to the Company at its said office within ninety days after the date of the loss for which claim is made.

8. The Company shall have the right and opportunity to examine the person of the Insured when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

9. All indemnities provided in this policy will be paid immediately after receipt of due proof.

11. Indemnity for loss of life of the Insured is payable to the Beneficiary if surviving the Insured, and otherwise to the estate of the Insured. All other indemnities of this policy are payable to the Insured.

12. If the Insured shall at any time change his occupation to one classified by the Company as less hazardous than that stated in the policy the Company, upon written request of the Insured and surrender of the policy, will cancel the same and will return to the Insured the unearned premium.

13. Consent of the Beneficiary shall not be requisite to surrender or assignment of this policy, or to change of beneficiary or to any other changes in the policy.

14. No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required by the policy.

15. If any time limitation of this policy with respect to giving notice of claim or furnishing proof of loss is less than that permitted by the law of the State in which the Insured resides at the time this policy is issued, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. The Company may cancel this policy at any time by written notice delivered to the Insured or mailed to his last address as shown by the records of the Company, together with cash or the Company's check for the unearned portion of the premiums actually paid by the Insured, and such cancellation shall be without prejudice to any claim originating prior thereto.

• 18. Upon the payment of claim hereunder any premium then due and unpaid or covered by any note or written order may be deducted therefrom.

It is agreed that if the Company exercises its right and cancels this policy as provided for in Standard Provision No. 16, such cancellation shall be without prejudice to the Life Insurance policy with which this policy is issued.

IN WITNESS WHEREOF, The Manhattan Life Insurance Company has caused this Policy to be executed as of the first day of February, 1916.

MELVIN DE MOTT,
Secretary.

T. E. LOVEJOY,
President.

OPTIONAL MODES OF SETTLEMENT

If there is no assignment of this Policy, the Insured, or the beneficiary after the Insured's death in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this Policy upon the death of the Insured, paid either in cash or as follows:

(1) By the payment of interest at the rate declared (annum), payable at the end of each year during the lifetime of said net sum, together with any accrued interest for the year's representatives or assigns.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum.

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each one thousand dollars of said net sum.

Any installments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

When any option calling for annual payments is elected, this Policy shall be surrendered upon its maturity and a supplementary non-participating contract shall be issued for the option elected.

Unless otherwise specified by the Insured or by the beneficiary in making such election, the payee or payees may at any time surrender the contract guaranteeing the payment of installments, for the commuted value of the payments yet to be made, computed upon the same basis as option (2) in the following table, provided that no such surrender and commutation will be made under option (3) except after the death of the beneficiary occurring within the aforesaid twenty years.

OPTION (2)

OPTION (3)

APPLICATION.

It Is EXPRESSLY AGREED on behalf of the applicant and of all persons who shall have, or claim any interest in any policy issued upon this application, as follows: (1) That the foregoing statements and answers as written and recorded above, are full, complete and true in every particular, and they are hereby offered as consideration for the insurance applied for; and agrees that this application shall be a part of, and the basis of any contract of insurance issued in connection therewith; (2) That there shall be no contract of insurance until a policy shall have been issued by the Company and manually received and accepted and the first premium paid, all during the good health of the person whose life is to be insured; (3) That, in any distribution of surplus or apportionment of dividend, the principles and methods then in use by the Company and its determination of the amount apportioned to any policy issued upon this application, shall be, and are hereby, adopted and accepted.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY.
THE MARYLAND LIFE INSURANCE COMPANY
OF BALTIMORE

No. 99,999.

AGE, 35.

AMOUNT INSURED, \$10,000.

PREMIUM, \$364.50.

In Consideration In Consideration of the application herefor and the statements and agreements therein, which application (a copy of which is attached hereto) is hereby made a part of this Contract, and of the sum of *Three hundred and sixty-four* dollars and *fifty* cents, duly paid on the delivery of this policy.

Premium And on condition of the payment to it of an annual premium of *Three hundred and sixty-four* dollars and *fifty* cents, on or before the *thirty-first* day of *February* in every year during the continuance of this Contract, or until *twenty* full years' payments shall have been made, the last premium to be paid on or before *February 31st, 1931*,

Insured Hereby Promises on receipt at its Home Office in Baltimore, Maryland, of due proof of the death, during the continuance of this Contract, of *John Doe*, herein called the insured, of *Baltimore*, in the state of *Maryland*, and on surrender of this policy duly received and released, to pay the sum of *Ten Thousand* dollars at said Office, less any indebtedness hereon to the Company and any unpaid premium or portion of premium for the then current policy year, to the said **Beneficiary** *John Doe*, his executors, administrators or assigns, with the right to said insured of revocation of beneficiary as hereinafter provided.

This Contract is subject to the Provisions and Benefits on the second, third and fourth pages of this policy.

In Witness Whereof, the said MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE has caused this Contract to be executed and delivered at Baltimore, Maryland, this *Thirty-first* day of *February, 1912*.

JOHN W. HANSON,
Secretary.

DOUGLAS H. ROSE,
President.

PROVISIONS AND BENEFITS.

CONTRACT.—This policy, and the application therefor, constitute the entire contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement of the insured shall avoid, or be used in defense to, a claim under this policy, unless contained in the application therefor. In case of violation of any of the conditions upon which this policy is issued and accepted by the insured, or if any premium, or any note, expressed to

payable to the Company, given for a premium, be not paid when due, the policy shall be void, and all premiums shall be forfeited to the Company except as herein provided.

MODIFICATION.—No agent has power on behalf of the Company to make or modify this contract; to extend the time for payment of a premium; or to bind the Company by making any promise or by receiving any representation or information not contained in the application for this policy. This contract can not be modified nor any forfeiture thereof waived, except by written agreement signed by the President, a Vice-President, the Secretary, the Auditor, or the Actuary.

PREMIUMS.—Premiums shall be paid in cash on or before date due at the Company's Home Office in Baltimore, but payment to an agent of the Company will be accepted elsewhere in exchange for Company's receipt signed by the President, a Vice-President, the Secretary, the Auditor, or the Actuary, and countersigned by said agent. This policy shall not take effect until the first premium shall have actually been paid during the continued good health of the insured.

The insurance under this policy is based on annual premium payable in advance, but payments may be made semi-annually or quarterly in advance at the premium rates therefor now in use by the Company. Change from one mode of payment to another may be made at the end of any policy year upon written request signed by the insured alone, if policy has not been assigned. Except as herein provided, the payment of a premium, or instalment thereof, shall not maintain the policy in force beyond the date when the next premium, or instalment, becomes payable.

31 DAYS GRACE.—The time when a premium becomes due is the day herein stipulated therefor, but after the first year thirty-one days of grace without interest will be allowed for the payment of premiums, the policy being meanwhile kept in force. If death occurs during the grace period, any unpaid premium, or portion of premium for the then current policy year, will be deducted in settlement of the policy.

RESIDENCE AND TRAVEL.—This policy is free from any restrictions as to residence and travel.

SUICIDE, OCCUPATION, WAR SERVICE.—If within one year from date hereof, this policy being in force, the insured shall die by his own hand or act, sane or insane, the policy shall be void, but the Company will pay the amount of the reserve. After one year from date this policy is free from any restrictions as to occupation as set forth in the application, except that if during the continuance of this policy the insured shall engage in any military or naval service in time of war without the written consent of the Company, the policy shall be void and no claim exist thereunder in the event of the insured's death save to the extent of the reserve on the policy increased by the reserve on any dividend additions and by any dividend accumulations.

INCONTESTABILITY.—After one year from the date of issue the policy shall be incontestable, except for the non-payment of premium or for engaging in military or naval service in time of war without the consent of the Company in writing. If the age of the insured has been misstated, the amount payable under this policy shall be such as the premium actually paid would have purchased of the same kind of insurance at the correct age.

ASSIGNMENT.—The Company will not notice any assignment of this policy until the original, or a duplicate thereof, be filed in the Home Office in Baltimore. Due proof of interest on the part of the assignee must be submitted with the proofs of death. This Company will not assume any responsibility for the validity of any assignment, and all assignments shall be subject to any indebtedness of the Company on account of, or secured by, this policy.

POLICY SETTLEMENT.—Any and every sum due under this policy shall be payable only at the Company's Home Office, Baltimore.

Maryland, and from any sum payable hereunder there shall be deducted any indebtedness to the Company on this policy or secured thereby.

CHANGE OF BENEFICIARY.—When the right of revocation is reserved under this policy, the insured, if of full age, may at any time, and from time to time, during the policy's continuance, subject to any previous assignment, change the beneficiary hereunder without the consent of said beneficiary, or substitute the insured's personal representatives or assigns, by filing a written request on the Company's form at the Home Office, accompanied by the policy, the change to be inoperative, however, until endorsed on policy by the Company during the insured's lifetime. The insured may declare the designation of any beneficiary irrevocable. The right to change beneficiary is reserved to the insured, and cannot be assigned. If any beneficiary under either a revocable or irrevocable designation dies before the insured, the interest of such beneficiary shall vest in the insured unless otherwise provided in or endorsed by the Company on this policy.

REINSTATEMENT.—At any time, before this policy, if continuously maintained, would have become fully paid up, it may be revived after default in payment of any premium, unless the cash value has been paid or the extended term insurance period expired, provided evidence satisfactory to Company that the insured is safely insurable be furnished, and all overdue premiums with interest at six per cent. per annum be paid, and all indebtedness to Company at time of default on account of or secured by this policy, with interest at same rate, which indebtedness and interest and arrears of premium and interest shall, at option of the owner, be paid in cash or, to the extent allowed by the loan value at date of reinstatement, remain as a lien against the policy.

ENDOWMENT OPTION.—While this policy becomes fully paid up upon payment, in accordance with its conditions, of the whole number of premiums stipulated for in said policy, yet if desired the payment of premiums can be continued for one or more full years after the insurance becomes paid-up, and the policy by such continuation be converted into an endowment. By each additional full year's premium paid the maturity of the endowment will be hastened, and, upon application, a table will be furnished to the insured or owner of this policy showing the date of its maturity as an endowment after the payment of one full year's additional premium, and how much this date will be accelerated by the payment of every full year's premium thereafter. If payment of premiums is thus continued the policy will continue to participate in dividends as before, and the guaranteed loan and cash values will be increased.

PARTICIPATION IN SURPLUS.

DIVIDEND OPTIONS.—This policy shall participate in surplus, and its distributive share of surplus as determined and apportioned by the Company will be allotted on the 31st day of February, 1913, and annually thereafter, provided the policy is in full force, and not as extended term insurance. The first and second annual allotments of surplus, or dividends, are each conditioned upon the payment of the premium for the next succeeding policy year then due. Each annual dividend when credited may, at the option of the insured stated in writing to the Company's Home Office, be:—

- (1) applied in reduction of premium, or
- (2) drawn in cash, or
- (3) used to purchase additional paid-up life insurance, payable in the same manner as this policy, or
- (4) used to purchase additional insurance on the paid-up endowment plan, maturing at age 65, and payable at maturity to insured, or otherwise payable in the same manner as this policy, or
- (5) left with the Company to accumulate at not less than 3½ per cent. interest annually. Accumulations to be payable at matur-

ity of policy but withdrawable on demand, but no allowance will be made for interest for a fractional part of a year.

The insured may elect one of the aforesaid options not later than thirty-one days after any dividend becomes payable, and any option so elected shall remain in effect until superseded by another, but if no election is in effect then said dividend will be held by the Company under option (5).

DIVIDENDS APPLIED TO MAKE POLICY PAID-UP OR MATURE AS AN ENDOWMENT.—Whenever at the end of any policy year the total accumulations (5) increased by the reserve on dividend additions, if any, and increased also by the reserve on this policy, shall be equal to the net single premium, American Experience Table of Mortality with $3\frac{1}{4}$ per cent interest, on a whole life insurance at the attained age of the insured for an amount equal to the face of this policy, the Company will, on execution and delivery of satisfactory form of release and presentation of policy at its Home Office, make an endorsement thereon showing it has become fully paid-up, subject to any existing indebtedness.

Or whenever at the end of any policy year the total accumulations (5) increased by the reserve on dividend additions, if any, and increased also by the reserve on this policy, shall equal the face of said policy, then, on satisfactory release and surrender of said policy and additions, if any, at its Home Office, the Company will pay the face of the policy as a matured endowment, less any existing indebtedness.

Or at the end of any policy year the existing accumulations (5) may, upon satisfactory written request to Company, be applied to purchase pure endowments at Company's rates for the same at the attained age of the insured, and subject to the Company's regulations, for the purpose either of diminishing the number of future annual premiums required on the policy before it becomes fully paid up, or to mature the policy as an endowment some time in the future. If either of these two methods be once adopted, however, subsequent accumulations cannot be applied to the other, or vice versa.

The right to any dividends paid during the lifetime of the insured shall, unless otherwise expressly provided herein, vest in the insured, but any dividends due and unpaid at the maturity of this policy shall be payable with the sum herein insured to the payee of such insurance.

PREMIUMS PAID BY DIVIDENDS.—If any premium on this policy (either annual, semi-annual or quarterly), be not paid at the expiration of the days of grace, the Company will keep said policy in force by applying any dividend accumulations towards the payment of premium, provided such accumulations are sufficient to pay at least one quarterly premium, and any such application of accumulations shall be a discharge to the Company for the sum so applied. No portion of any remaining accumulations less than one quarterly premium will be applied to continue the policy in force.

LOAN PROVISIONS.

LOANS.—After three full years' premiums have been paid, and while this policy is in full force, and not as an extended term insurance, the Company, upon delivery of policy to its Home Office satisfactorily assigned to it as security, will lend thereon such an amount as when added to any existing indebtedness will make the total indebtedness with interest at six per cent. to the end of current policy year not greater than the cash surrender value at the end of said year. But any unpaid portion of premium for said policy year shall be paid out of said loan. The obligation for the loan and assignment of the policy shall be on Company's forms, and at the option of Company the loan may be deferred not exceeding sixty days after application, unless said loan is to be applied solely to pay a current premium hereon. Interest on loans is to be payable semi-annually at a rate not exceeding six per cent. per annum, but if a loan be made at any other time than the end of a policy year the first instalment of interest will fall due at the end of the current policy year and semi-annually thereafter.

If any interest on a loan is not paid when due, the policy being still in force, it shall be added to the principal and bear interest at the same rate. Failure to re-pay any loan or to pay interest shall not avoid this policy unless and until the total indebtedness hereon to the Company shall equal or exceed the cash surrender value at the time of such failure, nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the insured, and of the person to whom the loan was made and of the assignee of record at the Home Office of the Company, if any.

AUTOMATIC PREMIUM LOANS.—Upon a satisfactory written request therefor from the insured or the owner received at the Home Office of the Company before default in the payment of premium, and thereafter until a written revocation of such request is duly filed with the Company at its Home Office, the amount of any premium after three full years' premiums have been paid, or interest on any premium loan not paid in cash when due, less any dividend applicable thereon, will, without further action of the insured or owner, be lent by the Company in payment of such premium and such interest, if any, and be charged as an indebtedness, subject to interest and the other conditions governing loans described in the above loan provision, provided the net loan value is described in said provision, then available, after deducting all indebtedness including accrued interest, is sufficient to pay the premium and interest, if any, then due. And provided further that any funds arising from dividends left to accumulate at interest with the Company shall first be utilized for the payment of such premium.

NON-FORFEITURE PROVISIONS.

NON-FORFEITURE OPTIONS.—After three full years' premiums shall have been paid upon this policy, the owner, within sixty days (including the grace period) succeeding the failure to pay any subsequent premium when due, may elect in writing in accordance with the following table any one of the four settlements specified below, the policy being duly released and surrendered to the Company at its Home Office.

CASH.—(1) Cash value increased by reserve on any dividend additions but less any indebtedness to the Company.

EXTENDED TERM INSURANCE.—(2) Paid-up term insurance, non-participating, for the full amount insured by this policy without the right to loans, or cash value, dating from the day to which premiums have been duly paid and continuing for the term indicated in table. Provided, however, if there be any indebtedness the amount of paid-up term insurance shall be the face of this policy less said indebtedness, and the term for which said paid-up insurance shall run shall be changed to that period in whole months for which the cash value less the indebtedness will carry the modified amount at single premium term rates according to the American Experience Table of Mortality and $3\frac{1}{4}$ per cent. interest at the age attained by the insured at the date of default. Similarly if there be any dividend additions the amount thereof will be added to the amount of paid-up term insurance, the term being changed by adding the reserve on such additions to the cash value applied at single premium term rates as above indicated.

PAID-UP LIFE INSURANCE.—(3) Paid-up life insurance, non-participating, payable at the same time and on the same conditions as this policy, for an amount stated in the following table, unless there is any indebtedness, in which event the amount of said paid-up life insurance will be diminished in the same proportion that the amount of the indebtedness bears to the reserve (American Experience, $3\frac{1}{2}$ per cent.) on the paid-up life insurance stated in the table. If there are any dividend additions to this policy on the life plan the paid-up insurance will be increased by the amount of such additions. If any on the endowment plan a separate paid-up endowment contract will be issued for the amount of such additions, unless the amount is less than \$50, in which case the amount of the paid-up life insurance will be increased by the paid-up life insurance that the reserve on the said additions will purchase.

chase at the age attained by the insured at the time of default applied as a single premium according to the American Experience Table of Mortality, and $3\frac{1}{2}$ per cent. interest.

PAID-UP ENDOWMENT AT 65.—(4) Provided the attained age of the insured at the time of default is not over sixty, paid-up endowment insurance, non-participating, maturing at age sixty-five, for an amount stated in the following table, unless there is any indebtedness, in which event the amount of said paid-up endowment insurance will be diminished in the same proportion that the amount of the indebtedness bears to the reserve (American Experience, $3\frac{1}{2}$ per cent.) on the paid-up endowment insurance stated in the table. If there are any dividend additions to this policy on the endowment plan, the paid-up endowment insurance will be increased by the amount of such additions. If any on the life plan the reserve on such additions will be applied as a single premium, according to the American Experience Table of Mortality and $3\frac{1}{2}$ per cent. interest at the age attained by the insured at the time of default, to purchase additional paid-up endowment insurance maturing at sixty-five.

The paid-up insurance granted under either Settlement (3) or (4) will have a cash surrender value which at the time said paid-up insurance is granted will be equal to the cash value of this policy at the time of default, and said cash surrender value will increase with every additional completed year of the continuation of said paid-up insurance.

If no election is made by owner within time specified the insurance will be extended as paid-up term insurance in accordance with option (2).

TABLE OF SURRENDER VALUES.

The values in the above table are for the end of policy year upon the assumption that the premiums required by this policy less any current dividends, have been paid in full and that there is no indebtedness to the Company. Values for years beyond the period covered by the table will be furnished on application. If at time of default any semi-annual or quarterly premiums have been paid in any policy year without completing said year, the surrender values will be the values for the last policy year for which the year's premium was paid in full plus a proportionate part of the increase of the values at the end of the next succeeding year. The cash value, if the policy is surrendered during a policy year the premiums for the full year having been paid, will be the same as that at the end of the policy year unless the reserve at the time of surrender is less than the reserve at the end of the year,

which event the cash value will be equally reduced. For loan values when loans are obtained during a policy year and not at its end, see loan provision.

The cash values given in the above table are the full reserve on the policy according to the Company's Standard, American Experience Table of Mortality, with $3\frac{1}{4}$ per cent. interest less a deduction not exceeding at any time two and one-half per cent. of the sum insured. The values of the paid-up life and endowment insurances given in the table are also at no time less than the reserve on the policy less a deduction not exceeding two and one-half per cent. of the sum insured. The sum used to purchase paid-up term insurance is the cash value stated in table.

METHODS OF SETTLEMENT.

OPTIONAL SETTLEMENTS.—The insured (with the right of revocation of any election and of re-election from time to time) or the beneficiary (or each beneficiary to the extent of his interest if there be more than one) after the insured's death, in case the insured shall have made no election, may, subject to the rights of any assignee, elect by written notice to the Home Office of the Company to have settlement of the net sum payable under this policy at the death of the insured made in any one of the following methods, or by combination of two or more of the following methods. Provided, however, that if there be more than one beneficiary and payment is not made in cash, the beneficiaries shall not jointly participate in any one method (unless a satisfactory special agreement is made with the Company to that effect), but a special supplemental contract applying to one beneficiary only shall be issued for each method selected. Provided, further, that settlement in any event must be made in cash if the net sum payable under this policy is less than \$500, and if any combination of methods is selected the net amount applicable to each method, save that of cash payment, must never be less than \$500.

CASH.—(1) Payment in cash.

AT INTEREST.—(2) Payment of interest at the rate of $3\frac{1}{4}$ per cent. per annum on said net sum payable at the end of each year during the lifetime of the beneficiary, and upon the death of said beneficiary payment of said net sum together with any accrued interest to the beneficiary's legal representatives or assigns.

INSTALMENTS.—(3) Payment of equal annual instalments for a specified number of years, the first instalment being made payable immediately, and the amount of each instalment to be in accordance with the following table.

INSTALMENTS AND ADDITIONAL SUM.—(4) Payment of said net sum in twenty equal annual instalments, the first instalment being immediate, and the payment of an additional amount equal to 47 per cent. of said net sum at the end of twenty years after the last instalment becomes due; or in twenty-five equal annual instalments and an additional amount equal to $66\frac{2}{3}$ per cent. of said net sum at the end of twenty-five years after the first instalment becomes due; or in thirty equal annual instalments and an additional amount equal to 90 per cent. of said net sum at the end of thirty years after the first instalment becomes due.

INSTALMENTS AND ANNUITY.—(5) Payment of said net sum in twenty, twenty-five or thirty equal annual instalments as in method (4), and by the payment in addition beginning at the end of twenty, twenty-five or thirty years, as the case may be, after the first instalment becomes due, of an annuity on the life of the beneficiary, said annuity being the amount that 47 per cent., $66\frac{2}{3}$ per cent. or 90 per cent. as the case may be, of the said net sum will buy according to the following table at the age of the beneficiary attained at the end of the period. This method to be available only if attained age of beneficiary is 50 or over.

CONTINUOUS INSTALMENT.—(6) Payment of equal annual instalments for a fixed period of twenty years (the first instalment being payable immediately), and for as many years longer as the

clary shall survive, the amount of each instalment to be in accordance with the following table.

The yearly instalments under methods (3) and (4), (or under method (5) so far as the instalments for the fixed period of years is concerned but not the annuity), provided each yearly instalment is not less than \$100, may at the option of the insured or at the option of the beneficiary, unless otherwise provided by special endorsement hereon, be changed to semi-annual, quarterly or monthly payments. On the basis of an annual payment of \$100, each semi-annual payment would be \$50.37, each quarterly \$25.23, each monthly \$8.41.

METHODS OF SETTLEMENT.

Each annual instalment after the first under methods (3) or (4) (or under methods (5) or (6) as far as the instalments for the fixed period of years therein named are concerned), and each annual instalment of interest provided for in method (2) will be increased each year by such extra interest as the Company may allot thereto.

At any time while policy is in force the Company will, upon written request to its Home Office by the insured, subject to the rights of any assignee, limit by endorsement on the policy the settlement of the net sum payable at the death of the insured to any one or to any specified combination of the above described methods. Revocation of such limitation and subsequent establishment of a new limitation from time to time may be similarly secured.

Unless otherwise provided by special endorsement hereon, the beneficiary, if the second method has been chosen, may at any time secure the payment of the principal sum in cash with any accrued interest upon giving satisfactory release. Subject to the same conditions the beneficiary may at any time commute in one payment and receive the value of any unpaid instalments under method (3) and of any unpaid instalments and of the additional sum under method (4), or so far as the instalments for the fixed period of years and the value of the annuity at the end of the fixed period are concerned, under method (5), provided the annuity has not actually been entered upon. The commuted value will be determined by discounting the unpaid instalments at the rate of $3\frac{1}{4}$ per cent. per annum.

Should the beneficiary die before the payments provided for in methods (3) or (4) have all been made, or before the annuity provided for in method (5) has been entered upon, or the payments provided for the fixed period of twenty years in method (6) have all been made, the unpaid instalments, including the sum available for the purchase of the annuity under method (5), but excluding any payments to be made subsequent to the fixed period under method (6), shall be commuted in one sum discounting at the rate of $3\frac{1}{4}$ per cent. per annum, and the commuted value shall be paid on satisfactory release to the executors, administrators or assigns of said beneficiary. If the beneficiary dies after any annuity has been entered upon all liability of the Company will cease with the last annuity payment if any, preceding said death.

If there be no named beneficiary at the death of the insured entitled to receive payment under this policy, or if no election is

made, the net sum payable hereunder shall be paid in cash. Any portion of said net sum which may be payable to an assignee shall also be paid in cash.

Whatever method of settlement may be followed the policy must first be duly surrendered and released, and if settlement is not made in cash a new supplementary contract shall be issued for the mode of settlement elected.

\$1,000 WILL PROVIDE										
METHOD 3		METHOD 4						METHOD 5		
METHOD 3	AMOUNT OF INSTALLMENT GUARANTEED	OTHER		OR		OR		AGE OF PAYEE AT SETTLEMENT	AMOUNT OF INSTALLMENTS GUARANTEED (IN NORMAL MONTHS (ORDINARY))	
		25 ANNUAL INSTALLMENTS OF \$40 EACH AND \$475 IN CASH AT END OF 25 YEARS		25 ANNUAL INSTALLMENTS OF \$40 EACH AND \$444.57 IN CASH AT END OF 25 YEARS		25 ANNUAL INSTALLMENTS OF \$32.25 EACH AND \$990 IN CASH AT END OF 25 YEARS				
METHOD 3										
AGE OF PAYEE	25 ANNUAL INSTALLMENTS OF \$40 EACH AND AT END OF 25 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE	25 ANNUAL INSTALLMENTS OF \$40 EACH AND AT END OF 25 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE		25 ANNUAL INSTALLMENTS OF \$40 EACH AND AT END OF 25 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE		25 ANNUAL INSTALLMENTS OF \$32.25 EACH AND AT END OF 25 YEARS, FOL- LOWING ANNUITY AT AT- TAINED AGE OF PAYEE		11 and under	25 ANNUAL INSTALLMENTS OF \$32.25 EACH AND AT END OF 25 YEARS, FOL- LOWING ANNUITY AT AT- TAINED AGE OF PAYEE	
		Male	Female	Male	Female	Male	Female			
18	\$56.80	\$29.97	\$27.29	\$42.51	\$39.14	\$27.38	\$23.84	12	\$48.77	
19	56.04	30.99	28.13	43.39	39.98	28.37	24.84	13	48.93	
20	55.13	32.04	28.87	44.31	40.85	29.40	25.89	14	49.14	
21	54.09	33.24	29.34	45.30	41.88	30.48	26.98	15	49.40	
22	52.97	34.67	29.85		43.01	31.67	27.25	16	49.70	
23	51.78	36.34	30.39		44.39	32.98	28.37	17	50.05	
24	50.53	38.16	31.07		45.93	34.43	29.54	18	50.45	
25	49.23	40.14	31.89		47.63	36.04	30.86	19	50.90	
26	47.88	42.38	32.84		49.50	37.82	32.34	20	51.40	
27	46.48	44.89	33.94		51.54	39.78	33.98	21	51.95	
28	45.04	47.67	35.19		53.75	41.93	35.80	22	52.55	
29	43.56	50.74	36.60		56.13	44.28	37.81	23	53.20	
30	42.04	54.11	38.18		58.69	46.84	40.03	24	53.90	
31	40.48	57.79	39.94		61.43	49.61	42.46	25	54.65	
32	38.89	61.78	41.88		64.36	52.60	45.11	26	55.45	
33	37.27	66.09	44.01		67.49	55.82	47.98	27	56.30	
34	35.62	70.74	46.34		70.83	58.98	50.67	28	57.20	
35	33.94	75.74	48.88		74.38	62.39	53.58	29	58.14	
36	32.23	81.11	51.64		78.15	66.06	56.73	30	59.12	
37	30.50	86.86	54.64		82.15	70.00	60.14	31	60.14	
38	28.74	93.00	57.90		86.39	74.13	63.84	32	61.20	
39	26.95	99.54	61.43		90.88	78.56	67.86	33	62.30	
40	25.13	106.49	65.25		95.63	83.29	72.20	34	63.44	
41	23.28	113.86	69.38		100.65	88.34	76.88	35	64.62	
42	21.41	121.67	73.84		105.95	93.72	81.80	36	65.84	
43	19.52	129.94	78.64		111.53	99.45	87.06	37	67.10	
44	17.61	138.68	83.79		117.40	105.54	92.66	38	68.40	
45	15.68	147.91	89.31		123.57	111.99	98.60	39	69.74	
46	13.73	157.64	95.22		129.95	118.80	104.90	40	71.12	
47	11.76	167.89	101.55		136.55	125.97	111.46	41	72.54	
48	9.77	178.67	108.31		143.38	133.50	118.28	42	74.00	
49	7.76	189.99	115.51		150.45	141.40	125.36	43	75.50	
50	5.73	201.77	123.16		157.77	149.67	132.72	44	77.04	
51	3.68	214.02	131.28		165.35	158.32	140.36	45	78.62	
52	1.61	226.76	139.88		173.19	167.35	148.28	46	80.24	
53		239.99	148.98		181.30	176.77	156.58	47	81.90	
54		253.72	158.60		189.69	186.58	165.26	48	83.60	
55		267.96	168.75		198.37	196.78	174.33	49	85.34	
56		282.72	179.45		207.35	207.36	183.79	50	87.12	
57		298.00	190.71		216.64	218.34	193.64	51	88.94	
58		313.80	202.54		226.25	229.72	203.88	52	90.80	
59		330.13	214.96		236.18	241.50	214.51	53	92.70	
60		347.00	227.98		246.44	253.68	225.53	54	94.64	
61		364.42	241.61		257.03	266.16	236.95	55	96.62	
62		382.40	255.86		267.96	279.04	248.77	56	98.64	
63		400.94	270.74		279.24	292.32	260.99	57	100.70	
64		419.05	286.26		290.87	306.00	273.61	58	102.80	
65		437.73	302.43		302.86	320.08	286.63	59	104.94	
66		456.00	319.26		315.21	334.56	299.95	60	107.12	
67		474.87	336.76		327.92	349.44	313.57	61	109.34	
68		494.34	354.94		340.99	364.72	327.49	62	111.60	
69		514.42	373.81		354.43	380.40	341.81	63	113.90	
70		535.11	393.38		368.24	396.48	356.53	64	116.24	
71		556.42	413.66		382.43	412.96	371.65	65	118.62	
72		578.35	434.66		397.00	429.84	387.17	66	121.04	
73		600.90	456.39		411.95	447.12	403.09	67	123.50	
74		624.07	478.86		427.28	464.80	419.41	68	126.00	
75		647.87	502.08		442.99	482.88	436.13	69	128.54	
76		672.30	526.06		459.08	501.36	453.25	70	131.12	
77		697.37	550.81		475.56	520.24	470.77	71	133.74	
78		723.08	576.34		492.44	539.62	488.69	72	136.40	
79		749.44	602.66		509.72	559.50	507.01	73	139.10	
80		776.45	629.78		527.41	579.88	525.73	74	141.84	
81		804.12	657.71		545.51	599.76	544.85	75	144.62	
82		832.45	686.46		564.02	619.14	564.37	76	147.44	
83		861.44	716.04		582.94	639.02	584.29	77	150.30	
84		891.09	746.46		602.28	659.40	604.61	78	153.20	
85		921.40	777.73		622.04	680.28	625.33	79	156.14	
86		952.37	809.86		642.22	701.66	646.45	80	159.12	
87		983.99	842.86		662.82	723.54	667.97	81	162.14	
88		1016.26	876.73		683.84	745.92	689.89	82	165.20	
89		1049.18	911.48		705.28	768.80	712.21	83	168.30	
90		1082.75	947.11		727.14	792.18	734.93	84	171.44	
91		1116.97	983.63		749.43	816.06	758.05	85	174.62	
92		1151.84	1021.05		772.15	840.44	781.57	86	177.84	
93		1187.36	1059.38		795.30	865.32	805.49	87	181.10	
94		1223.53	1100.63		818.88	890.70	829.81	88	184.40	
95		1260.35	1143.81		842.89	916.58	854.53	89	187.74	
96		1297.82	1188.93		867.34	942.96	879.65	90	191.12	
97		1335.94	1236.00		892.23	969.84	905.17	91	194.54	
98		1374.71	1285.03		917.56	997.22	931.09	92	198.00	
99		1414.13	1336.03		943.34	1025.10	957.41	93	201.50	
100		1454.20	1389.10		969.57	1053.48	984.13	94	205.04	

APPLICATION.

I hereby apply to the MARYLAND LIFE INSURANCE COMPANY of BALTIMORE for an insurance of.....Dollars of the.....plan, premiums for.....payable.....(annual, semi-annual or quarterly) with.... participation in profits, with.....(if participating state period. If, non-participating, answer "No") distribution of surplus, on the life of myself, the undersigned.

And I hereby declare and agree that all the following statements and all the answers to the questions of the Medical Examiner submitted herewith, and signed by me, are true and are offered as a consideration for the policy or contract of insurance hereby applied for, and shall form the basis of such contract as be a part thereof. And it is expressly agreed that such contract shall be taken to be in all particulars a contract made by the parties thereto under the laws of Maryland, and the place of said contract is the Home Office of the said Company in the City of Baltimore.

I hereby agree on behalf of myself and of all persons who shall have, or claim, any interest in any policy issued upon this application, that—

(1) If within one year from the date of said policy I shall engage without the written consent of the Company in any of the following occupations or employments: — retailing intoxicating liquors, blasting, mining, submarine or aeronautic operations, the manufacture or transportation of highly inflammable or explosive substances, service on a steam or other vessel, or on any railway train or track, switching or coupling cars, or in handling electric wires or dynamos—said policy shall be void, and no claim exist thereunder;

(2) All the provisions that may be contained in said policy are hereby accepted, and the principles and methods which may be adopted by the Company for any distribution of surplus, and the determination of the amount equitably belonging to said policy shall be, and are, hereby ratified and accepted;

(3) Proofs of death shall be made on the Company's form and shall furnish the information asked for by the Company.

Instructions as to signatures: The only signature to the application that is required is the signature of the person whose life is proposed for insurance, except that when a married woman makes application for insurance, either on the life of her husband or her own life, both must sign. When the life to be insured is a minor, written consent of the parent or guardian must be obtained.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions and statements are correctly recorded.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY
WITH DISABILITY BENEFITS.

No. 99,999.

AGE 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$363.60.

Incorporated 1851.

MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY

SPRINGFIELD, MASSACHUSETTS.

THE INSURED: *Roger Williams of Springfield, Massachusetts.*

THE BENEFICIARY: *Miriam Williams, his wife.*

SUM INSURED: *Ten thousand* dollars, payable at death of the insured.

PREMIUM: *Amount, Three hundred sixty-three and 60/100* dollars, payable upon delivery of this policy, and annually thereafter on the *1st* day of each *January* until the premiums have been paid for *twenty* successive years, or until the prior death of the insured, or as provided in "Provision for Waiver of Premium" on fourth page. The insurance hereunder is based upon an annual premium payable in advance, if the annual premium is paid in installments and this policy becomes a claim by death, any installments necessary to complete the premium for the then current policy year will be deducted in settlement of the claim hereunder.

POLICY YEAR AND INSURANCE BEGIN: *January 1, 1914.*

In Consideration of the application for this policy, which is made a part of this contract, a copy of which application is hereto annexed, and of the payment of premiums as above described, the Massachusetts Mutual Life Insurance Company promises to pay the Sum Insured, at its Home Office in Springfield, Mass., to the beneficiary herein named, upon receipt at its said Home Office of due proof of the death of the insured occurring during the continuance of this policy, the balance of the premium, if any, for the then current policy year, and any other indebtedness on account of or secured by this policy, being first deducted therefrom: subject, however, to the insured's right, if any, to change the beneficiary hereunder, as hereinafter specified, and provided that if

no beneficiary shall survive the insured, such payment shall be made to the executors, administrators, or assigns of said Insured.

The right to change the beneficiary has been reserved in the application for this policy.

This policy will be incontestable after the first policy year except for non-payment of premium.

The provisions and benefits hereinafter stated are hereby referred to and made a part of this policy.

In Witness Whereof, The said Company has caused this contract to be signed by its President and Secretary, and countersigned by a duly authorized officer, at Springfield, Massachusetts, this *first* day of *January*, One Thousand Nine Hundred and *Fourteen*.

WHEELER H. HALL,
Secretary.

WM W. McCLENCH,
President.

Countersigned.....

Asst. Secretary.
Registrar.

PROVISIONS AND BENEFITS.

PREMIUMS.—Premiums are payable, in advance, at the Home Office, or to the agent or cashier holding the Company's official receipt therefor signed by the President, or a Vice-President, or the Secretary, which receipt shall not be valid unless countersigned by said agent or cashier. In case of failure to pay any premium when due, or within the grace period, the Company's only liability shall be such, if any, as is set forth hereinunder (see "Non-Forfeiture Provisions"). Subject to the grace provisions of this policy, if premium payment shall continue it in force beyond the date on which the next premium will become due by the terms of this policy or amendments thereto.

The payment of premiums may be changed from annual payment to semi-annual, or quarterly, or vice versa, at the request of the insured and on the individual signature of the insured, except that the assent of the assignee will be required if the policy is assigned.

DIVIDENDS.—This policy, while in force, will participate at the end of the first policy year, and annually thereafter, in the distribution of the surplus funds of the Company. At the option of the insured, dividends will (1) be paid in cash, or (2) be applied to the reduction of premiums, or (3) be used to purchase participating paid-up additions to this policy, which additions shall have a cash surrender value (full reserve) available within thirty days of the application therefor, or (4), subject to withdrawal, they may be left with the Company to accumulate to the credit of the policy;

so left, the fund arising will be credited, annually, at the end of the policy year, during the continuance of the policy, with interest at such a rate, not less than three per cent., as may be determined by the directors, and outstanding dividend accumulations will be included in any cash settlement of the policy. If no election is made prior to any anniversary, the dividend for that anniversary will be held by the Company to accumulate.

Whenever, at the end of any policy year, the dividend accumulations, or the reserve on the paid-up additions, or both, together with the reserve on the policy shall equal the reserve on the same basis on a fully paid-up policy of the same kind and amount, at the then attained age of the insured, the Company will indorse the policy as paid-up in full; or when such aggregate amount shall equal the face amount of this policy, the Company will mature and pay the policy as an endowment; provided, in either case, request is made therefor and a satisfactory release is given.

LOANS.

POLICY LOAN.—After two full annual premiums have been paid hereon, on a proper assignment of this policy to the Company, the Company will, within thirty days of the application therefor, loan on the sole security of this policy, with interest at the rate of six per cent. per annum, the whole or any part of the cash value of the policy, and of all paid-up additions thereto, at the end of the policy year during which application for the loan is made, provided that from such loan the Company will deduct any existing indebtedness on account of or secured by the policy, and any unpaid portion of the premium for the current policy year. If this policy is not assigned the Company will loan on the signature of the insured alone, under the conditions described in this paragraph, provided the right to change the beneficiary has been reserved in the application for, or amendments to, this policy, or provided the loan is made for the sole purpose of paying the premium, or interest on any indebtedness to the Company under this policy, or both. The whole or any part of a loan may be repaid at any time.

PREMIUM LOAN.—Upon the written request of the insured, and assignee, if any, filed with the Company prior to default in payment of a premium hereunder, the Company will loan the insured the amount of said premium, less any dividend payable on the due date of said premium, and charge the same as an indebtedness against the policy, bearing interest at the rate of six per cent. per annum, if the tabular cash surrender value of the policy after the payment of such premium will be equal to the total indebtedness on account of or secured by this policy with interest thereon to the thirty-first day after the due date of the next premium payable hereunder, or to the next anniversary of the policy if no further premium will be payable: provided, however, that any funds arising from dividends left with the Company to accumulate at interest shall first be utilized for the payment of such premium, and that while any such premium loan is outstanding dividends apportioned to the policy shall be applied to the reduction of said loan. The whole or any part of such loan may be repaid at any time.

AUTOMATIC PREMIUM LOAN.—If, while the policy is in full force with no premium overdue and unpaid, a request therefor, on

a form furnished by the Company, is filed at the Home Office of the Company, signed by the insured, and approved by the assignee, if any, the premium loan provision, by an indorsement hereon at said Home Office, will be made to apply automatically (without further action by the insured or the assent of any subsequent assignee) to any future premium that may remain unpaid on the last day of grace. Such request may be revoked at any time by a writing signed by the insured alone and filed with the Company at its Home Office.

FAILURE TO REPAY LOAN.—Failure to repay a policy loan or premium loan, or to pay interest thereon, shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the loan value at the time of such failure, nor until thirty-one days after notice has been mailed by the Company to the last-known address of the insured and of the assignee of record at the Home Office of the Company, if any.

ASSIGNMENT.—The Company will not recognize any assignment of this policy until the original assignment, or a duplicate, or a certified copy thereof, shall be filed in the Company's Home Office, nor will it assume responsibility for the validity of an assignment.

CHANGE OF BENEFICIARY.—The insured may designate one or more beneficiaries, if none be named herein, and, further, may, if the right to do so has been reserved in the application for this policy, or amendments thereto, change and successively change the beneficiary hereunder without the co-operation or assent of other parties in interest: provided, that any proposed beneficiary shall have an insurable interest in the life insured, that any change in beneficiary shall be subject to the rights of any assignee, and that any such change shall become operative only when indorsed upon the policy, at the Company's Home Office, pursuant to such form of request for amendment as the Company may require.

CHANGE OF PLAN.—This policy, while in full force, may be changed at the end of any policy year, without medical examination to any other plan in use by the Company at the time this policy was issued, except the continuous installment and continuous monthly income plans, provided the rate of premium will not thereby be diminished, on the payment of such an amount as may be required by the Company for such change; but nothing herein shall give the insured the right under the new policy to any disability provision not contained in this policy and in force at the time of change. The new policy shall be written at the same age bear the same number and date, and be for the same amount as this policy, and all parties in interest must join in the request for change and execute such papers as the Company may require.

ENTIRE CONTRACT.—This policy and the application hereof constitute the entire contract between the parties. All statements made by the applicant shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used in defense to a claim under this policy unless it is contained in the application and a copy of the application is hereto annexed.

ERROR IN AGE.—If the age of the insured was misstated in the application for this policy, and there has been no adjustment of account thereof, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

NON-FORFEITURE PROVISIONS.

GRACE.—Any premium after the first may be paid when no more than thirty-one days past due, during which period the policy will be continued in full force.

PAYMENT OF PREMIUMS FROM DIVIDEND ACCUMULATIONS.—If a premium hereon remains unpaid at the expiration of the grace

period, and there are dividend accumulations to the credit of this policy sufficient to pay such premium in full, so much of such accumulations as may be needed therefor will be used in payment of the overdue premium, and the insured will forthwith be notified of the amount of the accumulations so used and of the balance thereof.

OPTIONS IN CASE OF DEFAULT.

AUTOMATIC PAID-UP INSURANCE—EXTENDED TERM INSURANCE—CASH SURRENDER VALUE—AUTOMATIC EXTENDED TERM INSURANCE—
Upon default in the payment of any premium, after two full annual premiums have been paid hereon, this policy will be binding upon the Company as participating paid-up insurance of a reduced amount, payable at the same time and on the same conditions as in the original contract; but at any time within thirty days from the date of such default, the insured may elect in lieu of such paid-up insurance, by a writing filed with the Company at its Home Office, to have the insurance continued in force as participating extended term insurance, from the due date of the premium in default, for its original amount and any outstanding paid-up additions, less any indebtedness hereon or secured hereby, but without the right to loans, or may surrender the policy, and, with the written assent of the person to whom it is made payable, receive in cash, within thirty days of the application therefor, its value at the time of default.

Extended term insurance, as above described, may be made the automatic option in case of default in the payment of any premium, by an indorsement placed upon the policy at the Company's Home Office, pursuant to a written request therefor signed by the insured and filed at said Home Office when there is no premium due and unpaid.

The values stated in the accompanying table are for even years and apply to this policy, except that if there are outstanding paid-up additions to the policy, the values will be increased in consequence, but if there is any indebtedness to the Company on account of or secured by this policy, the said values will be diminished. If the default occurs after a fractional part of the current year's premium has been paid, the values will be proportionately adjusted.

After this policy has become paid-up by payment of all required premiums, or if it becomes paid-up for a reduced amount by operation of law, or if extended term insurance is taken hereunder, the insurance will have a cash surrender value available within thirty days of the application therefor on legal surrender of the policy.

REINSTATEMENT.—This policy may be reinstated at any time after default in the payment of any premium, unless the cash value has been paid, or the extension period has expired, upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums, with interest at the rate of six per cent. per annum on such premiums and on any indebtedness to the Company on account of or secured by this policy at the time of default, which indebtedness, if not repaid, shall be reinstated as a lien against this policy.

A part or the whole of the overdue premiums may be settled by policy or premium loan, if the cash surrender value of this policy, after reinstatement, will be sufficient security therefor and for any reinstated indebtedness. See conditions in "Loans" paragraphs above.

NOTICE.—This policy while in force shall not be modified or altered, except upon the written request of the insured, and of other parties in interest, if any, and the approval on behalf of the company of the President, or a Vice-President, or the Secretary, or an Assistant Secretary. All modifications and alterations shall comply with the legal requirements of the State within which the policy is delivered.

At End of the	PAID-UP INSURANCE. (Participating)	or CASH VALUE or		EXTENDED TERM INSURANCE. (Participating)	
		Loan values are the same as Cash Values, and, subject to the provisions of the "Loans" clause, are avail- able at any time after two full years' premiums have been paid.		Years.	Days.
2d Yr.	\$706	\$307 20		8	183
3d "	1,263	559 50		6	155
4th "	1,817	819 60		9	123
5th "	2,368	1,067 70		12	26
6th "	2,914	1,364 00		14	183
7th "	3,458	1,648 90		16	218
8th "	3,999	1,942 70		18	141
9th "	4,536	2,245 60		19	332
10th "	5,069	2,557 80		21	80
11th "	5,586	2,862 40		22	92
12th "	6,080	3,176 80		23	63
13th "	6,553	3,501 60		24	7
14th "	7,044	3,837 00		24	306
15th "	7,534	4,188 30		25	248
16th "	8,025	4,541 10		26	219
17th "	8,515	4,910 70		27	245
18th "	9,007	5,293 10		29	8
19th "	9,501	5,688 90		31	24
20th "	10,000	6,099 20		.....	.....
25th "	10,000	6,667 20		.....	.....
30th "	10,000	7,282 40		.....	.....
35th "	10,000	7,767 30		.....	.....
40th "	10,000	8,249 30		.....	.....

The values in the above table are based upon the American Experience Table of Mortality, with interest at the rate of three per cent. per annum. No deductions has been made from the reserve in computing the values for the tenth and subsequent years, nor will any deduction be made in computing the values for years not shown in the table. In computing the values for the years prior to the tenth, no deduction has been made from the reserve of more than one and four-tenths per cent. of the amount insured. The paid-up value, or extended insurance value, at the end of any policy year, is the mathematical equivalent of the cash value (See Table on last page).

INSTALLMENT OPTIONS.

THE INSURED, with the assent of the assignee, if any, may elect by a writing filed with the Company, with the right of revocation, to have the proceeds of this policy (including paid-up additions and dividend accumulations, if any), if not less than \$1,000, paid in equal annual installments according to any one of Options "A," "B," and "C," beginning upon receipt of due proof of the death of the insured, in lieu of payment in one sum, or the insured may in like manner elect to leave the proceeds of this policy with the Company in accordance with Option "D"; and any such election or revocation shall become operative only when indorsed upon the policy, at the Company's Home Office, pursuant to such form of request as the Company may require. No installment under Option "A," "B," or "C" may be commuted by any beneficiary, except upon the written authority of the insured filed with the Company. If the insured shall not have made any such election, the beneficiary or beneficiaries entitled to receive said proceeds may, when the same become payable, exercise such right of election. If no beneficiary survives the insured, said proceeds will be paid in one sum to the executors, administrators, or assigns of the insured.

At the death of the last surviving beneficiary occurring subsequently to the death of the insured, any balance under Option "A" will be paid in one sum to the executors, administrators, or assigns of the said beneficiary, and any installments under Option "B" or any stipulated installments under Option "C" then remaining unpaid will be commuted upon the basis of three per cent. compound interest per annum and paid in one sum in like manner.

Provision may be made for the payment of a portion of the proceeds in cash and for treatment of the remainder, if not less than \$1,000, as hereinafter described.

Semiannual, quarterly, or monthly installments may be taken in lieu of annual installments. The equivalent of each \$100 of annual installment will be two semi-annual installments of \$50.37 each, or four quarterly installments of \$25.28 each, or twelve monthly installments of \$8.45 each.

OPTION A.—Equal annual installments, each of such an amount as may be elected, to continue until the proceeds, together with the interest herein specified, are exhausted; provided, that the final installment shall be for the balance only of said proceeds and specified interest. On each anniversary of the first installment interest at not less than three per cent. per annum will be added to the unpaid balance of said proceeds.

OPTION B.—A specified number of equal annual installments, each of an amount (for each \$1,000 of such proceeds) corresponding to the number of installments shown in the first table following. On each anniversary of the first installment, but continuing only so long as installments are being paid, there will also be paid such interest dividend as may be allotted by the directors.

Number of Installments	30	25	20	19	18	17	16	15	14	13	12
Amount of each.....	\$49 53	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94	\$91 29	\$97 58
Number of Installments	11	10	9	8	7	6	5	4	3	2	
Amount of each.....	\$104 93	\$113 81	\$124 69	\$138 30	\$155 83	\$179 22	\$211 99	\$261 19	\$343 23	\$507 89	

Illustration: If the proceeds of the policy are \$7,500 and the number of installments desired is twenty, each instalment will be $\$65.25 \times 75-10 = \489.37 .

OPTION C.—Equal annual installments, continuous during the life of the beneficiary entitled to receive the first thereof, each of an amount (for each \$1,000 of said proceeds), as shown in the accompanying table, corresponding to the number of stipulated installments selected and to the completed age of the beneficiary at the date of the death of the insured. If the said beneficiary, having received one or more of such installments, shall decease before the payment of all the stipulated installments, the remainder of said stipulated installments, and no more, will be paid as they fall due to the contingent beneficiary or beneficiaries, if any be named. If there are two or more beneficiaries entitled to share in the first of such installments, the said proceeds will be divided in proportion to the interests of the several beneficiaries, and in determining the amount of the annual installment to be paid to each beneficiary, the share of each will be considered as the proceeds of a separate policy. On each anniversary of the first installment, but continuing only so long as installments are being paid, there will also be

paid such interest dividend as may be allotted by the directors, except that if installments are paid annually no interest dividend will be paid after all the stipulated installments have been paid.

Age of Beneficiary	Number of Stipulated Installments				Age of Beneficiary	Number of Stipulated Installments			
	10	15	20	25		10	15	20	25
1	\$87 79	\$87 47	\$30 97	\$36 51	43	\$54 82	\$52 81	\$30 87	\$48 64
2	87 90	87 60	87 16	96 09	44	55 22	53 58	61 49	49 13
3	88 19	87 85	87 26	96 87	45	56 16	54 89	53 13	49 62
4	88 39	88 04	87 54	87 05	46	57 15	55 23	52 76	50 11
5	88 59	88 23	87 78	87 23	47	58 18	56 08	51 41	50 59
6	88 79	88 42		87 41	48	59 26	56 96	54 06	51 06
7	88 99	88 61		87 59	49	60 40	57 88	55 78	51 52
8	89 19	88 80		87 77	50	61 58	58 82	56 38	51 97
9	89 39	88 99		87 95	51	62 82	59 78	56 11	52 39
10	89 59	89 18		88 13	52	64 12	60 77	57 11	52 80
11	89 79	89 37		88 31	53	65 47	61 78	57 54	53 18
12	90 00	89 67		88 49	54	66 89	62 80	58 26	53 64
13	90 21	89 78		88 68	55	68 34	63 84	58 94	53 87
14	90 44	90 00		88 88	56	69 87	64 89	59 62	54 17
15	90 62	90 23		89 09	57	71 45	65 95	60 34	54 44
16	90 89	90 47		89 30	58	73 08	67 04	60 87	54 69
17	91 18	90 71		89 52	59	74 78	68 23	61 48	54 90
18	91 45	90 97		90 70	60	76 52	69 37	62 00	55 08
19	91 73	91 24		90 79	61	78 31	70 49	62 49	55 28
20	92 08	91 58		90 94	62	80 14	71 60	62 94	55 36
21	92 34	91 82		90 49	63	82 01	72 67	63 36	55 47
22	92 56	92 13		90 76	64	83 90	73 68	63 72	55 56
23	92 99	92 45	41 79	91 04	65	85 81	74 66	64 01	55 61
24	93 34	92 79	41 11	91 32	66	87 81	75 56	64 30	
25	93 71	93 14	42 48	91 62	67	89 98	76 44	64 60	Age 66
26	94 10	93 50	42 77	91 92	68	92 08	77 21	64 72	and
27	94 50	93 88	43 19	92 34	69	94 13	77 98	64 88	over
28	94 92	94 28	43 48	92 57	70	96 17	78 68	64 97	same
29	95 37	94 70	43 87	92 91	71	98 17	79 13		as age
30	95 88	95 13	44 26	93 26	72	100 10	79 62		65
31	96 31	95 58	44 67	93 62	73	101 98	79 99	Age 71	and
32	96 82	96 06	45 10	93 99	74	103 62	80 37	over	.....
33	97 35	96 55	45 54	94 37	75	105 17	80 63	same	.....
34	97 91	97 07	46 00	94 79	76	106 72		as age	.....
35	98 50	97 61	46 48	95 18	77	108 03	Age 76	70	.....
36	99 11	98 17	46 97	95 57	78	109 21	and	.....	.....
37	99 76	98 78	47 48	96 96	79	110 14	over	.....	.....
38	99 43	99 39	48 00	96 41	80	111 07	same as	.....	.....
39	99 13	99 00	48 55	96 84	.....	Age 81	age 75	.....	.....
40	99 88	99 66	49 10	97 29	.....	and over	.....	.....	.....
41	99 65	99 36	49 68	97 72	.....	same as	.....	.....	.....
42	99 47	99 07	50 27	98 17	.....	age 80	.....	.....	.....

ILLUSTRATION.—If the proceeds of the policy are \$7,500, and 25 installments are selected, and the age of the beneficiary on his or her last birthday prior to the death of the insured was 55, each installment will be $\$52.87 \times 7.5/10 = \404.02 .

OPTION D.—The proceeds of this policy, or any part thereof but not less than \$1,000, may be left with the Company, and the Company will pay interest thereon annually at such rate, not less than three per cent., as may be determined by the directors, the first interest payment to be made one year from the receipt of due proof of the death of the insured. The amount so left may be withdrawn as shall be agreed upon with the Company in the election of this option.

CASH VALUE IN INSTALLMENTS.

The cash surrender value of this policy, and of any outstanding paid-up additions, together with any dividend accumulations, may, if aggregating \$1,000 or more, be paid according to any one of the above Options.

CASH VALUES—PAID-UP INSURANCE.

(AMERICAN 3 PER CENT. NET RESERVES.)

If this policy becomes paid-up by payment of all premiums, or by operation of law, or otherwise, the cash value per \$1,000 of paid-up insurance, provided there is no indebtedness against the policy, will be as shown in the table below opposite the age attained.

Age Attained	Cash Value.	Age Attained	Cash Value.	Age Attained	Cash Value.
20	\$330 94	46	\$514 30	72	\$796 67
21	335 68	47	524 23	73	806 28
22	340 57	48	534 37	74	815 69
23	345 61	49	544 70	75	824 93
24	350 82	50	555 22	76	834 01
25	356 18	51	565 89	77	842 97
26	361 72	52	576 71	78	851 80
27	367 43	53	587 67	79	860 49
28	373 32	54	598 74	80	869 06
29	379 39	55	609 92	81	877 42
30	385 64	56	621 18	82	885 60
31	392 09	57	632 51	83	893 63
32	398 73	58	643 89	84	901 59
33	405 58	59	655 30	85	909 51
34	412 63	60	666 72	86	917 32
35	419 88	61	678 13	87	924 88
36	427 36	62	689 50	88	932 02
37	435 04	63	700 83	89	938 75
38	442 95	64	712 08	90	945 23
39	451 07	65	723 24	91	951 58
40	459 42	66	734 27	92	957 49
41	468 00	67	745 16	93	962 81
42	476 80	68	755 88	94	968 83
43	485 83	69	766 41	95	970 87
44	495 10	70	776 73	.....	.....
45	504 59	71	786 82	.....	.....

e. g.—If the policy is paid-up for \$2,000 and the age of the insured is 55, the cash value is $2 \times \$609.92$ or \$1,219.84.

NOTICE:—The insured is hereby notified that by virtue of this policy he is a member of the MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meeting is held at its Home Office on the third Wednesday of January each year, at 2 o'clock P. M.

PROVISION FOR WAIVER OF PREMIUM.

IN THE EVENT OF PERMANENT TOTAL DISABILITY.

If the insured, after the payment of premiums for the first policy year, and before default in the payment of any subsequent

year's premium, and before attaining the age of sixty years, and while this policy is in full force, shall furnish due proof to the Company at its Home Office that he has become wholly and permanently disabled by bodily injury or disease so that he is and will be permanently, continuously, and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, and that such disability has existed continuously for not less than sixty days, the Company, by indorsement hereon, will waive the payment of all premiums becoming due under this policy after the expiration of the then current policy year. The premiums so waived shall not be deducted from the sum payable under this policy, and the values provided for under "Non-Forfeiture Provisions" shall be the same as if such premiums had been paid in cash. Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the insured shall at any time, on demand from the Company, furnish due proof of the continuance of such disability, and if the insured shall fail to furnish such proof, or if the insured is able to perform any work or to follow any occupation whatsoever for compensation, gain, or profit, all premiums thereafter falling due must be paid in conformity with the conditions of this policy.

It is further agreed that the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision, and that the Company upon due proof of such loss or severance, will waive the premium becoming due under this policy after the expiration of the then current policy year.

This provision is granted in consideration of the payment of an additional premium of \$1.90 with each annual premium payable, and this amount is included in the whole premium charged for this policy. This provision may be discontinued by the insured on an anniversary of this policy by written request to the Company, such discontinuance to take effect upon indorsement thereof on this policy by the Company at its Home Office. When the insured has passed the age of sixty years, the additional premium charged for this provision will be discontinued without the request of the insured. Non-payment of said additional premium will void this provision and the benefits secured thereby.

THE POLICYHOLDER IS REQUESTED TO READ THE POLICY, THAT HE MAY BE INFORMED OF ITS PROVISIONS.

APPLICATION.

This application, made to the MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, of Springfield, Massachusetts, is the basis and a part of the proposed contract for insurance.

13. Do you reserve the right to change and to successively change the beneficiary without the consent of the beneficiary? Answer yes or no.

[If this right is reserved, the policy may possibly become part of the estate in case of bankruptcy].

I agree that the insurance hereby applied for shall not be in force until the approval of this application by the Company at its Home Office, the delivery of the policy to me or my agent and the payment of the first premium as required therein during my present condition of health (except as these conditions may have been modified, if I have paid the said first premium, by the terms of the Company's conditional receipt given in exchange for said premium) and that thereupon said policy shall be considered as having become effective upon the date stipulated in the policy as the date on which the insurance begins.

I also agree that military and naval service in time of war are risks not assumed by said Company during the first policy year, unless a written permit therefor, at a rate of extra premium to be fixed by the Company, shall be granted; and that if without such permit I shall engage in any such service during the first policy year, said policy shall thereupon become void, and no claim shall exist thereunder except for the net reserve held against it, reckoned according to the legal standard of Massachusetts; it being a condition of the foregoing that I may serve at any time, without a permit, in the militia of any State.

I further agree that if I shall die by my own hand or act during the first policy year, whether I be at the time sane or insane, the Company shall be liable only for the net reserve held against said policy, reckoned according to the legal standard of Massachusetts.

I understand and agree: (1) That the policy, if issued, cannot be modified or altered except upon my written request, and that of other parties in interest, if any, and the approval, on behalf of the Company, of its President, or a Vice-President, or the Secretary, or an Assistant Secretary, and that any modification or alteration shall comply with the legal requirements of the state in which the policy is delivered. (2) That no agent of the Company has any authority to make or modify contracts on behalf of the Company, or to alter or waive any of the conditions or requirements herein contained.

I hereby declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued upon this application, that, to the best of my knowledge and belief, each of the foregoing answers in Parts I and II of this application is full, complete, and true, and that I am in sound physical condition, and a proper subject for life insurance.

20 PREMIUMS LIFE POLICY WITH DISABILITY BENEFITS.

No. 99,999.

AGE 35.

AMOUNT, \$10,000.

PREMIUM, \$373.80.

MERIDIAN LIFE INSURANCE COMPANY.

Hereby Insures the life of *John Doe* of *Indianapolis*, County of *Marion*, State of *Indiana*, (hereinafter called the Insured), in the sum of *Ten Thousand* Dollars, which amount the Company agrees to pay at its Home Office at Indianapolis, to *Mary Doe, His Wife*, (or to such other beneficiary as may be designated by the insured as hereinafter provided), if living, otherwise to the insured's executors, administrators, or assigns, upon receipt of due proofs of the death of the insured, this Policy being then in force, subject to all of the Benefits, Privileges and Conditions stated on this and the following pages hereof, all of which are hereby made a part of this contract as fully as if recited at length over the signatures hereto affixed.

Annual Dividends.—This policy shall participate in the surplus of the Company as apportioned by the Board of Directors. At the end of the second year and annually thereafter, the surplus so apportioned to this policy will be credited as a dividend and the insured may then select any one of the following options:

First. Receive in cash the dividends so apportioned; or,

Second. Apply the dividend to the reduction of the premium then due; or,

Third. If neither of the foregoing options is selected the dividend shall be held to the credit of the policy and be payable in cash at maturity of the policy or be withdrawable in cash at any anniversary of its date.

If the dividends are left to accumulate in accordance with the third option, interest on the amount thereof at the rate of three per cent per annum shall be added thereto at the end of each policy year, and whenever such accumulations together with the reserve under this policy shall equal the net single premium for the benefits hereunder at the attained age of the insured computed upon the same basis as the reserve under this policy, the Company will, upon receipt of a proper request, endorse this policy as fully paid-up.

STATE OF INDIANA—INSURANCE DEPARTMENT.

INDIANAPOLIS, INDIANA.

I hereby certify that the Meridian Life Insurance Company is incorporated and conducts its business under the Indiana Legal Reserve Compulsory Deposit Law of 1899, and in accordance therewith is required to maintain, and does maintain, on deposit with this Department, securities equal to the amount of the net cash value of all its policies as ascertained by valuations made by this Department each year.

WILLIAM H. O'BRIEN, Auditor of State.

In Witness Whereof, The MERIDIAN LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at its office in the City of Indianapolis, this 10th day of December, One Thousand Nine Hundred and Nine.

WESLEY J. OWENS,
Secretary.

ARTHUR JORDAN,
President.

BENEFITS, PRIVILEGES AND CONDITIONS.

THIS POLICY IS ISSUED in consideration of the application therefor, which is hereby made a part hereof and a copy of which is attached hereto, and of the payment on or before the delivery of Three Hundred Seventy-three and 80/100 Dollars, and the other payment of a like amount on or before the 10th day of December in every year thereafter until Twenty premiums have been paid to the Company at its Home Office in Indianapolis, Indiana.

TABLE OF OPTIONS
HEREINAFTER REFERRED TO.

Any unpaid note and other existing indebtedness to the Company on account of or secured by this policy reduces the values specified in the proportion that such indebtedness bears to the value of the Extended Insurance, the Extended Insurance being based in amount, not in the term of extension.

The reserve under this policy shall be computed upon the basis of the American Experience Table of Mortality and three and one-half per cent. interest. The first year's insurance under this policy shall be received during the first policy year and the policy shall be governed according to its terms and the laws of the State of Indiana.

CASH LOANS.—After three full years' premiums have been paid, the Company will loan upon the sole security of this policy, while in force, within six months from date of written application for loan, any sum not in excess of the amount stated in the Table

of Options to be loaned at the end of the current policy year plus the value of the reserve on any additions hereto; provided that there shall first be deducted from such loan value any existing indebtedness on or secured by this policy and any unpaid balance of the current year's premium, and that interest at the rate of five per cent. per annum on the total amount of the loan be paid in advance to the end of the current policy year and that this policy be assigned to the Company as security for such loan. Failure to repay any such loan or to pay interest thereon shall not avoid this policy unless the total indebtedness to the Company hereunder shall equal or exceed such loan value at the time of such failure, not until thirty days after notice shall have been mailed by the Company to the last known address of the insured and to the assignee, if any, if such assignee has notified the Company of his address.

NON-FORFEITURE PROVISION.—If after the premiums for three full years have been paid there shall be a default in the payment of any premium when due, this policy being then in force, the Company, without any action on the part of the insured, will continue this policy in force as paid-up non-participating term insurance for the term specified in the Table of Options for the end of the last year for which full annual premiums shall have been paid, provided that any unpaid note given for a premium and any existing indebtedness to the Company on account of, or secured by this policy, shall reduce the amount of such Extended Insurance in the ratio of such indebtedness to the net value of such Extended Insurance; at the written request of the insured, made within thirty days after such default in premium payment, the Company will, upon surrender of this policy properly receipted, pay to the insured its cash value as specified in the Table of Options, which shall not be less than the sum which would otherwise be available for the purchase of Extended Insurance as aforesaid, or will issue to the insured a paid-up non-participating policy for an amount of insurance stated in said Table, the said cash and paid-up values to be subject to any existing indebtedness.

OTHER BENEFITS.—Any paid-up, participating policy issued at the end of the premium paying period, under the provisions of this contract, or this policy, if continued, will participate annually thereafter in the distribution of surplus, and any such policy may be surrendered for its cash value on any anniversary of its date, and the Company will loan at such times an amount not exceeding the reserve value in accordance with the Company's rules as hereinafter provided for loans.

TRUST FUND PRIVILEGE.—When this policy matures as a claim by reason of the death of the insured, the amount payable hereunder, or any portion thereof, not less than One Thousand Dollars, may be left in trust with the Company during the lifetime of the beneficiary, and the Company will pay interest annually upon the amount so left on deposit at the rate of three per cent. per annum together with such annual dividend as may be apportioned by the Company, so long as the amount shall remain on deposit with the Company. The said trust fund may be withdrawn with accumulated interest at any time upon sixty days' notice, thereupon terminating the trust; or upon the death of the beneficiary the amount of the trust fund, with accumulated interest and dividends apportioned, will be paid to the executors, administrators or assigns of the beneficiary.

INSTALLMENT BENEFITS.—INSTALLMENT SETTLEMENTS.—At any time prior to the maturing of this policy as a death claim, provided there be no assignment of the policy outstanding on the records of the Company, the insured may change the manner of its payment by written notice to the Company, accompanied by this policy and endorsement thereon, so that in event of his death, the equivalent

of the amount insured shall be payable in any specified number of equal annual installments according to the following table, which is used upon a policy of \$1,000 and will apply pro rata to the amount payable under this policy:

Five	annual installments of \$213.99 each, total guaranteed \$1,069.95					
Ten	"	"	"	116.17	"	1,161.70
Fifteen	"	"	"	83.88	"	1,258.20
Twenty	"	"	"	67.98	"	1,359.60
Twenty-five	"	"	"	58.62	"	1,465.50

The first installment shall be payable at the same time that the original amount would have been payable under this policy, and subsequent installments shall be payable on the succeeding anniversaries of the first payment. Unpaid installments can neither be assigned nor commuted, and in the event of the death of the beneficiary intestate, any unpaid installments shall be paid to the estate of the beneficiary.

SECURITY.—This policy will be secured by a deposit of its full legal reserve value with the Insurance Department of the State of Indiana, in accordance with the Indiana Legal Reserve Compulsory Deposit Law of 1899.

INCONTESTABILITY.—In case of death after one year from date of issue, this policy shall be incontestable except for non-payment of premiums, provided the covenants as to military and naval service during time of war, as provided in the application, shall have been complied with.

PREMIUMS.—Where Payable.—All premiums are due and payable in advance at the Home Office of the Company. The Company may, however, designate suitable persons authorized to receive said premiums at other places on or before the dates due, but only in exchange for the Company's official receipt, signed by the President and Secretary and countersigned by the authorized person to whom payment is made. If any premium be not paid when due, this policy shall be void and all premiums forfeited to the Company except as herein provided.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this policy, except the first, a grace of thirty-one days will be allowed, during which time the policy will remain in force, subject to an interest charge at the rate of six per cent. per annum.

REARRANGEMENT OF PAYMENTS.—Upon ten days' notice, prior to the time any premium becomes due, the insured may have the privilege of changing from an annual to semi-annual or to quarterly rates, or upon any anniversary of the policy may change from semi-annual or quarterly to annual rate in payment of premiums, with semi-annual or quarterly payments being made in accordance with the terms of the policy will continue this policy in force for the term specified.

REINSTATEMENT IN EVENT OF LAPSE.—This policy may be reinstated on written application at any time after default in the payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums due to date of reinstatement with interest at the rate of six per cent. per annum, compounded annually.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy, including any of the current year's premium remaining unpaid, will first be deducted in any settlement under this policy.

ASSIGNMENT.—This policy may be assigned, but the assignment must be in writing, and the Company shall not be deemed to have knowledge of such assignment unless the original or a duplicate thereof is filed at the Home Office of the Company and its receipt duly acknowledged. The Company will not assume any responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—This policy is issued with the express understanding that the insured may, from time to time during its continuance, change the beneficiary or beneficiaries, by filing with the Company a written request duly acknowledged, accompanied by this policy, such change to take effect upon the endorsement of the same upon the policy by the Company, provided this policy has not been assigned, or, if assigned, that all assignments shall have been duly cancelled or released on the books of the Company.

PREMIUM NOTICE.—Notice of each and every payment due or to become due hereon at the date named is given and accepted by the delivery and acceptance of this policy, and further notice required by any statute is hereby waived.

CONSTRUCTION OF CONTRACT.—This policy and the application therefor, taken together, constitute the entire contract, which cannot be changed or modified except by consent of the Company, duly recorded by written endorsement hereon over the signature of its President or Secretary; and the Company shall not be bound by any promise or representation affecting this contract made at any time by any person other than the above mentioned Officers of the Company. All statements made by the insured in the application shall, in the absence of fraud, be deemed representations and not warranties. This contract is to be construed under the laws of the State of Indiana, it being agreed that the place of this contract is at the Home Office of the Company.

PROOFS OF DEATH.—Proofs of death shall be upon and must fully comply with the Company's forms in use at the time of the death of the insured, and settlement shall be made upon receipt of due proof of death and of the interest of the claimant and not later than two months after receipt of such proof. If the age of the insured is understated, the amount payable hereunder shall be the sum which the premium paid would have purchased at the correct age of the insured.

POLICY IN FORCE.—No obligation is assumed by this Company upon this policy until the first premium has been paid, and the policy duly delivered during the lifetime and good health of the insured.

MERIDIAN LIFE INSURANCE COMPANY

TOTAL DISABILITY AND DOUBLE INDEMNITY.

The MERIDIAN LIFE INSURANCE COMPANY, (hereinafter called the Company) agrees to pay John Doe, of Indianapolis, Indiana (hereinafter called the insured) at the Home Office of the Company upon the conditions hereinafter set forth, the sums mentioned below:

FIRST. Upon receipt of satisfactory proof of the total disability of the insured, as defined below, the sum of Ten Thousand Dollars.

SECOND. Upon receipt of satisfactory proof of the accidental death of the insured, as defined below, the sum of Twenty Thousand Dollars.

Settlement under either of the above provisions shall render this agreement and the policy to which it relates null and void and they shall be surrendered to the Company for cancellation at the time of such settlement.

During the premium paying period of Policy No. 99999 issued by the Company on the life of the insured, and excluding any time the same may be in force as Extended or Paid-Up Insurance,

premiums having been duly paid and said Policy being then in force, in the event the insured should suffer, without negligence on his or her part contributing thereto, an injury through external, violent and purely accidental means, resulting in the complete severance of both hands at or above the wrist, or the complete severance of both feet at or above the ankle, or the complete severance of one hand and one foot at or above the wrist and ankle, or the total and irrecoverable loss of the sight of both eyes, or the total and irrecoverable loss of the sight of one eye and the complete severance of one hand at or above the wrist, or the total and irrecoverable loss of the sight of one eye and the complete severance of one foot at or above the ankle, the full amount insured by said Policy shall be payable to the insured upon satisfactory proof of such disability and the surrender of said Policy for cancellation; or if fatal injuries are sustained by the insured, without negligence on his or her part contributing thereto, while riding as a passenger and being within any railway passenger car using steam or electricity as motive power, or in a passenger elevator licensed for the regular transportation of passengers, or caused by the burning of a building while the insured is therein, the insured not having entered said building after the origination of the fire, the amount payable to the beneficiary under said Policy shall be *double* the principal sum insured thereby, provided, however, that no fatal injury sustained while getting on or off or being upon the step or steps or platform of any railway, or street railway car, shall be covered by this double indemnity provision, and provided, further, that death results within 90 days of said injury. The additional amount due by reason of this provision shall be payable in twenty equal annual installments, dating from the death of the insured. Unpaid installments shall neither be assigned nor commuted, and, in the event of the death of the beneficiary intestate, any unpaid installments shall be paid to the estate of the beneficiary.

The above provisions are hereby made a part of Policy No. 99999, and are made in consideration of the application for said Policy and the payment of the premiums provided for therein in accordance with the terms thereof.

IN WITNESS WHEREOF, the MERIDIAN LIFE INSURANCE COMPANY has caused this provision to be signed by its President and Secretary at its office in the City of Indianapolis, this 1st day of March, 1914.

THOS. J. OWENS,
Secretary.

ARTHUR JORDAN,
President.

APPLICATION.

I.....hereby apply to the Meridian Life Insurance Company, of Indianapolis, Indiana, to insure my life, in the amount of \$.....on the.....plan, the annual premium of \$.....to be payable in advance, and as an inducement to said Company to make said insurance and as a consideration therefor, I hereby make the statements and answers shown below and agree as follows:

1. That the insurance hereby applied for shall not be binding on said Company until a policy has been issued and delivered to me and the premium paid to the Company or its duly authorized agent during my lifetime and good health. 2. That should any policy based upon this application be issued upon the participating plan, in any distribution of surplus the principles and methods which may then be in use by the Company for such distribution, and the Company's determination of the amount belonging to such policy shall be, and the same are ratified and accepted by me for myself and for every person who shall at any time have or claim any interest in such policy. 3. That I will not, within one year from the date of any policy issued hereunder, engage in any of the following occupations or employments: Handling electric wires or dynamos, the manufacture, handling or transportation

inflammable or explosive substances, blasting, mining, submarine labor, aeronautic ascensions, service as an employe on any railroad train or engine (passenger conductor, express messenger or mail service excepted) or in coupling or switching cars, or on a steam or sailing vessel, and that any such travel or employment or labor or occupation, within said year, shall work a forfeiture of all rights under any policy issued hereon, unless the written consent of the Company shall be first obtained. 4. That death by my own hand or occasioned by my own act, whether voluntary or involuntary, whether I be sane or insane, or whether death be intended or anticipated as the result of such act, or in consequence of actual or attempted violation of law, within one year from the date of any policy issued hereunder, shall invalidate the insurance and forfeit the premium payments to the Company. 5. That active service in the army or navy in time of war shall invalidate the insurance unless a permit for such service shall have been endorsed upon the policy by the Company. 6. That inasmuch as only the Company at its home office in the City of Indianapolis has authority to determine the terms and conditions upon which a policy shall issue on any application, that no statements, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing and presented to the Company in this application; that this application (part I and part II) and any policy issued on account hereof, taken together, shall constitute the entire contract between the parties thereto which shall at all times be held to have been made at Indianapolis, Indiana, and shall in all respects be determined in accordance with the laws of the State of Indiana.

MEDICAL EXAMINER'S FORM.

AGREEMENT.—In making this application for insurance on my life to the Meridian Life Insurance Company of Indianapolis, Indiana, I hereby declare and agree, 1st, that all the statements and answers in this application (in the part marked Part I, as well as those made to the Medical Examiner in the part marked Part II) are hereby declared to be true, full and complete, and are offered to the Company as a consideration for the contract of insurance. 2nd. That any physician may disclose to the Meridian Life Insurance Company, its successors or assigns, any facts or information communicated to or acquired by him as my physician, and I waive any and all provisions of law which now, or may hereafter, exist exempting or prohibiting any physician from disclosing any facts acquired in any professional capacity or rendering such physician incompetent as a witness.

**10 PREMIUMS LIFE PARTICIPATING POLICY WITH
TOTAL AND PERMANENT DISABILITY PROVISION.**

No. 99,999.

AGE 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$297.60.

METROPOLITAN LIFE INSURANCE COMPANY.

Incorporated by the State of New York. A Mutual Life
Insurance Company.

In Consideration of the application for this Policy, copy of which application is attached hereto and made part hereof, and of the payment of the annual premium of *Two Hundred and Ninety-Seven Dollars and Sixty cents*, and of the payment of a like amount upon each *first day of March* hereafter, until *twenty full years'* premiums shall have been paid or until the prior death of the Insured, promises to pay upon receipt at the Home Office of the Company in the City of New York of due proof of the death of *John Doe* (herein called the Insured) *Ten Thousand Dollars*, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year, upon surrender of this Policy, properly receipted, to *Mary Doe, wife of the Insured*, beneficiary.

CHANGE OF BENEFICIARY.

This Policy is written with the right of the Insured to change Beneficiary. When such right has been reserved, and if there be no written assignment of this Policy on file with the Company, the Insured may (while the Policy is in force) designate a new beneficiary, with or without reserving right of change thereafter, by filing written notice thereof at the Home Office of the Company accompanied by the Policy for suitable endorsement. Such change shall take effect upon the endorsement of the same on the Policy by the Company and not before. If any beneficiary shall die before the Insured the interest of such beneficiary shall vest in the Insured.

RESTRICTIONS.

The Company shall be released from all liability under this Policy if the Insured shall, within one year from the issue hereof, become engaged in or connected in any manner with the manufacture or sale of ale, wine, beer or liquor, unless so engaged at the time hereof and so stated in the application for this Policy. If the Insured within one year from the issue hereof die by his own hand or act, whether sane or insane, this Policy shall become null and void and the Company will return only the premiums which have been received thereunder.

Military or Naval service in time of war is a risk not assumed under this Policy unless a written permit therefor at a rate of extra premium to be fixed by the company shall be granted, and if the Insured without such permit, signed by an executive officer of the company, shall enter or be engaged in any military or naval service in time of war and dies while engaged in or as a result of such service, the liability of the Company under this Policy is limited to the amount of the full legal reserve to the credit of the Policy.

No agent is authorized to waive forfeitures or to make, modify or discharge contracts, or to extend the time for paying a premium.

The Provisions and Benefits printed or written by the Company on the following pages are a part of this contract as fully as recited over the signatures hereto affixed.

In Witness Whereof, THE METROPOLITAN LIFE INSURANCE COMPANY has caused this Policy to be executed this *first* day *March*, 1916.

JAS. S. ROBERTS,
Secretary.

JNO. R. HEGEMAN,
President.

PROVISIONS AND BENEFITS.

1. **PAYMENT OF PREMIUMS.**—All premiums are payable in advance at said Home Office or to any agent of the Company upon delivery, on or before date due, of a receipt signed by the President, Vice-President, Secretary or Actuary of the Company and countersigned by said agent.

A grace of thirty-one days, without interest charge, shall be granted for the payment of every premium after the first during which period the insurance shall continue in force. If death occurs within the days of grace the full premium for the then current policy year, or any unpaid portion thereof, shall be deducted from the amount payable hereunder.

The payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable except as herein provided.

At any anniversary of this Policy, on written request of the Insured, approved by the Company at its Home Office, premium payments may be changed so as to be made payable annually, or semi-annual or quarterly instalments in accordance with the published rates in force at the date of issue of this Policy.

2. **AGE.**—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

3. **INCONTESTABILITY.**—This Policy (and the application therefor) constitutes the entire contract between the parties and, except for non-payment of premiums or violation of the conditions of this Policy relating to Military or Naval Service in time of war, shall be incontestable after two years from the date of its issue.

All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no statement shall avoid this Policy or be used in defense of a claim hereunder, unless it is contained in the written application therefor and a copy of such application is securely attached to this Policy when issued.

4. **ASSIGNMENT.**—No assignment of this Policy shall be binding upon the Company unless it be executed upon blanks furnished by the Company and filed with the Company at its Home Office in the City of New York. The Company assumes no responsibility for the validity of any assignment.

5. **OPTIONS ON SURRENDER OR LAPSE.**—Upon failure to pay any premium or any part thereof when due, this Policy, except as otherwise provided herein, shall immediately lapse. If, however, a lapse occur after three full years' premiums shall have been paid by the owner hereof, provided there be no indebtedness hereon, shall upon written request filed with the Company at its Home Office together with the presentation of this Policy for legal surrender or for endorsement within three months from the due date of the premium in default, be entitled to one of the following options:

First—A cash surrender value.

The Company in its discretion may defer the payment of the cash value for a period not exceeding ninety days after the application therefor is received by the Company.

Second—To have the insurance continued for a reduced amount of non-participating paid-up insurance (including any dividend conditions to the credit of the policy), payable at the same rate.

and under the same conditions as this Policy. Such paid-up insurance shall have an increasing cash surrender value equal to the full reserve at the date of surrender, or a loan value up to the limit of the cash surrender value. Interest on loan under such paid-up insurance shall be payable annually in advance to the end of the policy year at the rate of six per centum per annum.

Third—To have the insurance continued for its original amount as term insurance in whole number of months from due date of premium in default, without participation and without the right to loan, but with a cash surrender value decreasing each year and ceasing entirely upon the expiry of the extension term, which value shall be the full reserve in even dollars for each one thousand dollars of insurance at the date of surrender.

If the owner shall not, within three months from due date of premium in default, surrender this Policy to the Company at its Home Office for a cash surrender value or for endorsement for paid-up insurance or term insurance as provided in the above options, the policy shall be continued for a reduced amount of paid-up insurance as provided in the second option.

The values of these options are mathematical equivalents, and have been calculated on the basis of the American Experience Mortality Table, with interest at three and one-half per centum per annum (omitting fractions of a dollar per thousand of insurance) less a surrender charge not exceeding in any case two and one-half per centum of the face of the Policy; except that after the time for which premiums are payable as stated on the first page hereof, no surrender charge has been made. These values as computed produce the results set forth in the table herein at the end of the respective years. Values for other years (after the twentieth) will be computed upon the same basis, for the entire reserve in even dollars for each one thousand dollars of insurance, and for even months in the event of election of term insurance and will be furnished upon request of the Insured.

If on surrender or default there be any indebtedness to the Company under this Policy, the cash surrender value shall be reduced thereby, the paid-up insurance shall be reduced proportionately, and the extended term insurance shall be for the face of the Policy, less the indebtedness, and for such period as the reduced cash value will purchase.

The reserve for which funds are to be held upon this Policy shall be computed upon the American Experience Mortality Table, with interest at three and one-half per centum per annum.

TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS.

Surrender charge having been deducted.

End of Year	Cash Value or Loan Value	Paid-Up Non-Participating Life Insurance	Non-Participating Term Insurance Continued for Yrs. Mos.	End of Year	Cash Value or Loan Value	Paid-Up Non-Participating Life Insurance	Non-Participating Term Insurance Continued for Yrs. Mos.
3	\$ 490	\$ 1240	5 8	13	\$2950	\$6070	21 10
4	680	1680	7 9	14	3270	6570	22 9
5	870	2110	9 11	15	3600	7070	23 7
6	1080	2560	11 10	16	3930	7560	24 6
7	1290	3020	13 8	17	4280	8060	25 5
8	1540	3530	15 6	18	4700	8660	27 0
9	1800	4030	17 2	19	5170	9320	29 6
10	2080	4550	18 7	20	5660	10000	Life
11	2360	5060	19 10	25	6270	10000	Life
12	2650	5570	20 10	30	6880	10000	Life

The Cash Value or Loan Value at any time other than the end of the policy year (provided the full year's premium has been paid)

shall be the value at the end of the current policy year, discounted at the rate of six per centum per annum.

Should surrender or default be at any other time than at the anniversary date of the Policy, the values for the preceding policy year shall be proportionately increased for the portion of the policy year for which premiums have been paid.

6. **LOANS.**—At any time after three full years' premiums have been paid and while this Policy is in force, the Company, on proper and lawful assignment and delivery of this Policy, will loan, on the sole security thereof, up to the limit secured by the cash surrender value as increased by the value of any paid-up additions. The loan will bear interest at the rate of six per centum per annum payable annually on the anniversary of the Policy. If interest be not paid when due, it shall be added to the principal, provided the entire outstanding indebtedness shall be within the limit secured by the cash surrender value; otherwise, non-payment of interest shall render the Policy null and void, after one month's notice shall have been mailed by the Company to the last known address of the Insured and of the assignee of record, if any. After the expiration of the premium payment period interest in advance to the end of the policy year will be required. The whole or any part of the indebtedness may be repaid at any time while the Policy is in force. At the option of the Company, the loan may be deferred for a period not exceeding ninety days after application therefor is received by the Company, unless such loan is to be applied solely to the payment of premiums due to the Company.

7. **REINSTATEMENT.**—If this Policy shall lapse in consequence of non-payment of any premium when due, it may be reinstated at any time upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums with interest at six per centum per annum; any loan which existed at date of default, together with interest at the same rate to the date of reinstatement, to be, at the option of the owner on application for such reinstatement, either repaid in cash or continued as an indebtedness against the Policy.

8. **PARTICIPATION IN DIVISIBLE SURPLUS.**—This Policy is a participating contract and the Company will annually ascertain and apportion any divisible surplus accruing hereon. The surplus as ascertained and apportioned shall, at the option of the owner, be either (a) paid in cash; or, (b) applied within the grace period toward the payment of any premium or premiums; or, (c) applied to the purchase of a participating paid-up addition to the sum insured; or, (d) left to accumulate to the credit of the Policy at such rate of interest as the Company may declare on such funds and payable at maturity of the Policy or withdrawable in cash or any anniversary date of the Policy, the rate of interest to be not less than three and one-half per centum annually. If the insured or owner, fails to notify the Company in writing, within three months after the Company shall have mailed to him a written notice of the amount of said distribution and the options available as aforesaid which options he selects, the Company shall then apply said distribution to the purchase of a paid-up addition to the sum assured. Such paid-up addition may be surrendered at any time for a cash value not less in amount than that of the surplus originally applied to its purchase. The payment or apportionment of the divisible surplus shall not be conditioned upon the payment of the next premium. When in event of surrender or lapse this Policy is continued as a paid-up insurance or continued term insurance it shall not share in the Divisible Surplus.

(See "Notice to Policy-holder" below.)

NOTICE TO POLICY-HOLDER.—The surplus accruing under policies of this class will probably not be sufficient to enable the Company to make a distribution of surplus under this policy before the end of the fifth year.

OPTIONAL SETTLEMENTS.

9. MODES OF SETTLEMENT.—Having hereby reserved such right the Insured, with power of revocation, by written notice to the Company at its Home Office, may elect to have the whole or any part of the net sum payable under this Policy, upon the death of the Insured, retained by the Company and paid out as provided below instead of in one sum. In case no such election has been made by the insured the beneficiary may so elect.

This Policy is to be surrendered at maturity and a supplementary contract issued for the option elected.

These modes of settlement are, however, not applicable to a Policy which is payable to an assignee, to a corporation, to a co-partnership or association, or when the amount to be retained is less than one thousand dollars.

OPTION 1. INTEREST PAYMENTS.—The payment of interest on the amount left with the Company at the rate which the Company may each year declare on such funds (but at no less rate than three and one-half per centum per annum), payable at the end of each year for a specified number of years or during the lifetime of the payee, and at the end of the specified period or upon the death of the payee by the payment of the amount retained, together with any accrued interest for the year then current, to the person designated in said notice, or, if there be no person so designated, to the executors, administrators or assigns of the payee.

OPTION 2. INSTALMENT PAYMENT.—The payment of equal annual or semi-annual instalments covering a specified number of years, in accordance with the table below for each one thousand dollars of said net sum, the first instalment being payable upon receipt of due proof of the death of the Insured.

TABLE OF INSTALMENTS FOR EACH \$1,000.

OPTION 2. INSTALMENT PAYMENTS						OPTION 3. LIFE INCOME					
No. Yrs. Specified.	Amount of Each Annual Instalment.	Amount of Each Semi-Annual Instalment.	No. Yrs. Specified.	Amount of Each Annual Instalment.	Amount of Each Semi-Annual Instalment.	Age of Payee at Death of Insured.	Amount of Each Instalment.	Age of Payee at Death of Insured.	Amount of Each Instalment.	Age of Payee at Death of Insured.	Amount of Each Instalment.
1000 00	504 34	16	\$79 88	\$40 38	10 and under	\$43 24	30	\$48 36	50	\$59 56	
508 60	256 54	17	76 38	38 60	11	43 40	31	48 76	51	60 24	
344 86	173 98	18	73 26	37 02	12	43 58	32	49 16	52	60 92	
263 04	132 72	19	70 48	35 62	13	43 76	33	49 60	53	61 58	
214 00	107 98	20	67 98	34 38	14	43 94	34	50 04	54	62 22	
181 32	91 52	21	65 74	33 24	15	44 14	35	50 52	55	62 84	
158 02	79 76	22	63 70	32 22	16	44 34	36	51 00	56	63 44	
140 56	70 96	23	61 86	31 28	17	44 54	37	51 50	57	64 00	
127 00	64 12	24	60 16	30 44	18	44 78	38	52 02	58	64 54	
116 18	58 66	25	58 62	29 66	19	45 00	39	52 58	59	65 04	
107 34	54 22	26	57 20	28 94	20	45 24	40	53 14	60	65 50	
99 98	50 50	27	55 90	28 28	21	45 50	41	53 72	61	65 92	
93 78	47 38	28	54 68	27 68	22	45 76	42	54 32	62	66 30	
88 48	44 70	29	53 56	27 12	23	46 04	43	54 92	63	66 64	
83 90	42 40	30	52 54	26 60	24	46 32	44	55 56	64	66 94	
					25	46 64	45	56 20	65	67 20	
					26	46 94	46	56 86	66	67 40	
					27	47 28	47	57 54	67 and over	67 50	
					28	47 62	48	58 20			
					29	47 98	49	58 88			

OPTION 3. LIFE INCOME.—The payment of equal annual instalments for a fixed period of twenty years and for so many years

longer as the payee shall survive, in accordance with the table below for each one thousand dollars of said net sum, the first instalment being payable upon receipt of due proof of the death of the Insured.

Any instalments payable under option 2 or option 3 which shall not have been paid prior to the death of the payee, unless otherwise directed in said notice, shall be commuted at three and one-half per centum compound interest and be paid in one sum to the executors, administrators or assigns of the payee.

In lieu of semi-annual instalments under option 2, or annual instalments under option 3, quarterly or monthly payment thereof in proportionate parts may be elected, provided that no such proportionate payment be for less than ten dollars.

Unless otherwise specified in the written notice making such election, the supplementary contract on legal release thereof may at any time be surrendered for the amount retained, with any accrued interest, under option 1, or for the commuted value of the stipulated instalments yet to be paid under option 2, or for the commuted value of any of the first twenty instalments then remaining unpaid under option 3; such commutation under this option (3) shall, however, in nowise affect the payments conditional upon the lifetime of the payee after the term during which the instalments certain would have been payable; such commuted value under either option to be the amount as calculated by the Company on the basis of three and one-half per centum compound interest.

The sums payable under the foregoing options are based upon an assumed interest earning of three and one-half per centum, but if in any year the Company shall declare for that year, upon funds held by it under such options, a greater interest rate than three and one-half per centum, the sum payable under Option 2, or under Option 3 within the fixed period of twenty years, shall be increased accordingly.

10. TOTAL AND PERMANENT DISABILITY BENEFITS.—If, after this Policy has been in force one full year, and before default in the payment of any subsequent premium, the Company receives due proof that the Insured before attaining the age of sixty years, has become wholly and permanently disabled by bodily injury or disease so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, the Company will waive payment of each premium as it thereafter becomes due during the Insured's said disability.

Any premium so waived shall not be deducted from the sum payable hereunder, and the values provided for under the provision "Options on Surrender or Lapse" shall be the same as if such premiums had been paid in cash. Provided, that always notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time, on demand from the Company, furnish due proof of the continuance of such disability; and if the Insured shall fail to furnish such proof, or if the Insured is able to perform any work or to follow any occupation whatsoever for compensation, or profit, all premiums thereafter falling due must be paid in conformity with the conditions of the Policy.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision.

This provision is granted without additional cost to the insured.

This receipt is not binding until the premium stipulated herein has actually been paid in cash, nor until countersigned by an authorized representative of the Company. If a check or draft is given in payment or part payment this receipt shall be void and of no effect if said check or draft is not paid on presentation.

This policy shall not take effect unless or until the full premium has been paid.

METROPOLITAN LIFE INSURANCE COMPANY.

ACKNOWLEDGES THE RECEIPT of \$-----the first
-----premium under this Policy,
Countersigned-----19

JAS. S. ROBERTS,
Secretary.

(Signature.)

Payments are invalid unless made in exchange for an official Home Office receipt signed by an Executive Officer (President, Vice-President, Secretary or Actuary) of the Company and properly countersigned.

The Company's agents have no authority to waive forfeitures, alter or amend the contract, to accept premiums in arrears or to extend due date of such premiums.

NOTICE TO POLICY-HOLDER.

PLEASE READ YOUR POLICY PROMPTLY UPON ITS RECEIPT.

Do not fail to notify the Company at its Home Office when you change your address.

When writing District Office

to the Home Office give your Policy Number and state clearly Name, Residence, County and State.

Checks, Drafts or Money Orders

payment of premiums should be drawn to the order of Metropolitan Life Insurance Company.

College of voting for Directors.

The election of Directors of the Company is to be held in New York the second Tuesday in April, 1917, and every second year thereafter. The holder of this Policy while it remains in force, after one year from its date, will have a right to vote, either in person, or by proxy or by mail. For particulars how to vote, apply to the Secretary, No. 1 Madison Avenue, New York City.

In the event of the death of the Insured,

the Claimant should promptly advise the Home Office, in New York, the District Office through which premium payments have been made. Pay nothing to any representative of the Company for preparation of claim papers. Deliver the Policy only to the Company's representative. The Company is glad to pay and there is no necessity for help or alleged influence in collecting.

It is not necessary to employ an attorney or any other person to collect the insurance under this Policy, or to secure any of the benefits it provides.

APPLICATION.

IT IS AGREED that inasmuch as only the Officers at the Home Office of the Company in the City of New York have authority to determine whether or not a Policy shall issue upon this application, and as they act on the written statements, answers and agreements herein made, no statements, promises or information made given by or to the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing and presented to the Officers of the Company at the Home Office.

And it is further declared and agreed that the foregoing statements and answers, and also the statements and answers to the Medical Examiner are correct and wholly true, and that they shall form the basis of the contract of insurance if one be issued.

It is further agreed that the Company shall incur no liability under this application until it has been received, approved and a Policy issued and delivered and the full first premium stipulated in the Policy has actually been paid to and accepted by the Company during the lifetime of the Life proposed.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that the application to the METROPOLITAN LIFE INSURANCE COMPANY for an insurance on my life was signed by me, and that I renew and confirm my agreements therein as to the answers given to the Medical Examiner, and I hereby declare that the said answers are correctly recorded hereon.

20-PAYMENT LIFE NON-PARTICIPATING POLICY
WITH DISABILITY BENEFIT RIDER.

No. 99999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$285.00.

THE MICHIGAN MUTUAL
LIFE INSURANCE COMPANY

Hereby Agrees and promises to pay the sum of *Ten Thousand Dollars*, the amount of this Policy, at its Home Office, in the City of Detroit, (any balance of the current year's premium and any indebtedness of the insured or beneficiary to this company being first deducted therefrom) when it has received due proof of the death of *John Doe*, of *Detroit*, County of *Wayne*, State of *Michigan*, whose life is hereby insured, subject to the conditions contained herein: If at the time the application is made, the insured has therein reserved the right to change the beneficiary, this policy will be payable to the person last designated under that right, and the insured may, providing this policy has not been assigned, change the beneficiary or beneficiaries at any time by filing with the Company a written request, duly acknowledged and accompanied by this policy; such change to take effect upon the endorsement of the same upon the policy by the Company. Subject to the above provision, the sum insured is payable to *his wife, Mary Doe*, if living; if not living, then to his administrators, executors or assigns. This policy is issued in consideration of the application therefor, a copy of which is attached to and is made a part of this contract, the same being accepted by the insured on the following conditions: The Annual premium of *Two Hundred Eighty-five and 00/100 Dollars* shall be paid in advance to the Company at its Home Office in the City of Detroit, or to its authorized agent, on delivery of this policy, and a like sum shall be paid before twelve o'clock noon on the *15th* day of *January* in each succeeding year during *twenty* years or until the prior death of the insured. Such payment of premium shall be made in advance either at the Home Office of the Company or to an authorized agent of the Company upon delivery of a receipt signed by the President or Secretary and countersigned by the collecting agent.

This policy shall not take effect unless the first premium is paid in cash or a note for extension of time for such payment is accepted by the Company at its Home Office at Detroit, Michigan, nor unless the insured be alive and in good health at the time of its delivery.

LOAN.—After three full years' premiums have been paid, the Company will, at any time while this policy is in force, advance upon proper assignment of the policy and upon the sole security thereof a sum equal to (or, at the option of the insured, less than) the reserve on this policy at the end of the current year; (such reserve being computed upon the basis of the American Experience Table of Mortality with three and one-half per cent interest) less a sum not more than two and one-half per cent of the amount

insured by the policy, first deducting from said loan value any unpaid balance of the current year's premium and any other existing indebtedness to the Company on account of this policy.

Interest on said loan will be charged at the rate of *six* per cent per annum, payable in advance to the end of the current policy year and semi-annually thereafter.

The Company, at its option, may defer completion of the loan for six months after application therefor is made.

Failure to repay any such loan or interest will not void the policy unless the total indebtedness thereon, to the Company, equals or exceeds the loan value of the same, nor until one month after notice has been mailed, by the Company, to the last known address of the insured and his assignee, if any.

EXTENDED INSURANCE.—If the premiums are not paid as provided herein, then in every such case the Company shall not be liable for the sum insured and the policy shall cease and determine, excepting only that if default be made in the payment of any premium *after* three full years' premiums have been paid and there be no indebtedness on account of this policy, the full amount of this policy will be carried as Non-Participating Term Insurance for such a period as the reserve of the policy (computed upon the three and one-half per cent American Experience Table of Mortality) less a sum, not more than two and one-half per cent of the amount insured, will pay for when used as a net premium.

If there be any loan or other indebtedness against the policy at the time of default, the value that otherwise would be used to purchase extended insurance will be reduced by the amount of the loan or indebtedness, with interest, and the remainder used as a net premium to purchase Non-Participating Term Insurance for an amount equal to the face of the policy less such indebtedness.

This Non-Participating term insurance shall be subject to all the conditions of this policy, except as to the payment of premiums and except the right to loans and surrender values.

PAID-UP INSURANCE.—In lieu of the Extended Insurance herebefore provided for, after the payment of three full years' premiums and default in the payment of any subsequent premium, the insured may, by return of the policy with a written request to the Company within one month after such default, have the policy carried as Paid-up Non-Participating insurance for a fractional part of the sum insured, according to the table of values endorsed hereon; such values being subject to decrease on account of any indebtedness of the insured or beneficiary to the Company. All values after the twentieth year not endorsed in the table of paid-up insurance hereon, will not be less than the equivalent of the full reserve of this policy according to the Michigan standard of valuation.

CASH VALUE.—After premiums have been paid for three full years, if default be made in the payment of any subsequent premium and this policy be surrendered fully receipted by the insured and beneficiary within one month after such default, the Company will pay for such surrender an amount at least equal to the sum that would otherwise be available for the purchase of Extended Insurance, less any unpaid balance of a current year's premium and any other existing indebtedness to the Company on account of this policy.

The amount of this cash value, subject to indebtedness, is shown in the table printed hereon and payment of the same may be deferred not longer than six months after application for it is made. Cash values after the twentieth year not endorsed upon this policy will not be less than the full reserve of this policy according to the Michigan standard of valuation.

RESTORATION OF POLICY.—If this policy shall not have been surrendered to the Company and cancelled, it may be reinstated on written application within three years after the non-payment of any premium, subject to evidence of insurability satisfactory to the Company and the payment of arrears of premium with five per cent interest and the repayment or renewal of any indebtedness out-

standing at the time of default in the payment of premiums, with interest.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one year, a grace of one month will be allowed for the payment of any premium due thereon, during which period this policy shall remain in force for the full amount; but in the event of the death of the insured during such term of grace the full premium for the then current policy year, or any unpaid balance thereof, shall be deducted from the amount payable under the policy.

INCONTESTABLE PROVISION.—This policy with the application therefor, a copy of which is hereto attached, shall constitute the entire contract between the parties thereto and shall be incontestable after two years from date, except for infraction of the provisions for the payment of premiums, for military or naval service in time of war, or for fraud.

If the age of the insured is misstated, the Company will be liable only for such an amount as the premium received would have paid for at the rates charged by the Company at this date for persons of the insured's correct age.

No agent has the power to change the terms of this contract or to extend the time for the payment of any premium.

IT IS UNDERSTOOD AND AGREED that when the first premium has been paid the insurance under the terms and conditions of this contract shall commence and take effect from the day and date of this policy.

ASSIGNMENTS.—If this policy is assigned or held as security, written notice shall be given to the Company, and proof of interest produced with proof of death.

The Company will take no responsibility as to the validity of any assignment.

NON-PARTICIPATING.—This policy shall not participate in any distribution of surplus.

ALL STATEMENTS made by the insured in the application for this policy shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it is contained in the written application, a copy of which is hereto attached and made a part of this policy.

TABLE OF LOAN VALUES, CASH VALUES, PAID-UP AND EXTENDED INSURANCE.

Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance		Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance	
			Yrs.	Days				Yrs.	Days
3	\$370	\$1500	4	90	14	\$3280	\$7000	22	300
4	590	2000	6	300	15	3650	7500	24	0
5	820	2500	9	120	16	4010	8000	25	0
6	1060	3000	11	270	17	4390	8500	26	90
7	1300	3500	13	300	18	4790	9000	27	300
8	1550	4000	15	240	19	5220	9500	30	60
9	1810	4500	17	90	20	5660	10000	Life	
10	2090	5000	18	270	25	6270	.....	.....	.....
11	2370	5500	19	330	30	6880	.....	.....	.....
12	2660	6000	21	0	35	7470	.....	.....	.....
13	2970	6500	22	0	40	8000	.....	.....	.....

The values given in the above table are for the end of the policy years named and are based upon the assumption that there is no indebtedness to the Company on account of this policy.

INSTALMENT BENEFITS.—In lieu of payment in one sum, the insured, by written request, while this policy is in force, may elect to have the proceeds made payable either in a limited number of equal instalments or in annual instalments continuous during the

life of the beneficiary. Such request will become operative upon appropriate endorsement on the policy by the Company and the amount of the instalments will be based upon the sum payable under the policy and will be determined from the tables given below.

The first instalment will be paid immediately upon receipt and approval of proof of death of the insured and subsequent instalments annually thereafter.

LIMITED INSTALMENT TABLE FOR EACH \$1,000 OF INSURANCE.

Number of Instalments	Amount of each Instalment	Number of Instalments	Am't of each Instalment	Number of Instalments	Amount of each Instalment
1	\$1000 00	11	\$104 93	21	\$62 98
2	507 39	12	97 54	22	60 92
3	343 23	13	91 29	23	59 04
4	261 19	14	85 94	24	57 32
5	212 90	15	81 33	25	55 76
6	179 23	16	77 29	26	54 31
7	155 83	17	73 74	27	52 97
8	138 31	18	70 59	28	51 74
9	124 69	19	67 78	29	50 60
10	113 82	20	65 26	30	49 54

CONTINUOUS INSTALMENT TABLE.

Age of Beneficiary at death of insured and amount of each instalment for each \$1,000 payable in one sum.

Age	Amount	Age	Amount	Age	Amount	Age	Amount	Age	Amount
10	\$39 52	21	\$41 95	32	\$45 83	43	\$51 81	54	\$59 33
11	39 76	22	42 22	33	46 27	44	52 46	55	59 97
12	39 89	23	42 53	34	46 74	45	53 12	56	60 58
13	40 08	24	42 84	35	47 23	46	53 80	57	61 16
14	40 28	25	43 16	36	47 73	47	54 50	58	61 71
15	40 49	26	43 49	37	48 26	48	55 19	59	62 24
16	40 71	27	43 84	38	48 80	49	55 89	60	62 71
17	40 95	28	44 21	39	49 36	50	56 60	61	63 15
18	41 18	29	44 59	40	49 95	51	57 30	62	63 54
19	41 43	30	44 98	41	50 55	52	57 98	63	63 89
20	41 69	31	45 40	42	51 17	53	58 67	64	64 19

TWENTY INSTALMENTS WILL BE PAID CERTAIN, and should the Beneficiary die before the full twenty instalments have been paid the remainder of such twenty instalments may, if desired, be commuted at the rate of three and one-half per cent.

In Witness Whereof, THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary at its Office in the City of Detroit, the *Fifteenth* day of *January*, A. D. One Thousand Nine Hundred and *Sixteen*.

A. F. MOORE,
Secretary.

O. R. LOOKER,
President.

AGREEMENT SUPPLEMENTARY to Policy No. 99,999, upon the life of John Doe.

In consideration of the payment of an additional premium of two and 50/100 Dollars, and a like payment at the beginning of each policy year during the continuance of this agreement, the Michigan Mutual Life Insurance Company, of Detroit, Michigan, hereby grants the following:

WAIVER OF PREMIUMS IN EVENT OF PERMANENT TOTAL DISABILITY.

After payment of premiums for at least one full year and before default in the payment of any subsequent premium, if the Insured, before attaining the age of 60 years, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or by disease, so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, and that such disability has then existed for not less than sixty days (60 days), the Company will waive payment of the premium thereafter becoming due under the policy during the continuance of such disability. The premiums so waived shall effect no change in the table of Loan and Surrender Values, and such values shall be the same as if the premiums had continued so to be paid to the Company regularly when due. Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time, on demand, furnish to the Company satisfactory proof of the continuance of such disability; and if the Insured shall fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work or to follow any occupation whatsoever for compensation, gain or profit, all premiums thereafter falling due shall be paid by the Insured in conformity with the terms of the policy.

It is further agreed that the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrist or of both feet at or above the ankles, or of one entire hand and one entire foot by the Insured before attaining the age of sixty years will be considered as total and permanent disability within the meaning of this provision, and the Company upon satisfactory proof of such loss or severance will waive the premiums thereafter becoming due under the policy.

Detroit, Michigan, January 15, 1916.

O. R. LOOKER,
President.

APPLICATION

I hereby reserve the right to change the beneficiary at any time, with the consent of the Company, provided the policy has not been assigned, and I agree for and on behalf of myself and the beneficiary or beneficiaries named above or hereafter designated that if such right is exercised it shall be in the manner provided by the policy to be issued under this application, and the payment to the beneficiary or beneficiaries last designated by such change shall be in full satisfaction and discharge of said policy.

I HEREBY DECLARE AND REPRESENT, That the above are true answers to the foregoing printed questions, and I hereby agree that these statements, whether written by my own hand or not, shall form the basis of the contract for the policy of insurance hereby applied for, and that any fraudulent answers, any suppression of facts in regard to my health, habits, occupation or circumstances, neglect to pay the premium on or before the day it becomes due, as specified in said policy, shall void the policy and forfeit all payments made thereon, except as provided in the policy.

I hereby agree that the policy shall not take effect unless the first premium is paid in cash to the Company or its authorized agent, or a note for extension of time for such payment is accepted by the Company at its Home Office in Detroit; nor unless I am alive and in good health at the time of its delivery.

And I further agree that if the first or any subsequent premium on the policy shall be settled wholly or in part by note or other obligation, whether of the beneficiary, myself, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for the payment of such premium; and, if such note or other obligation, or any renewal thereof, shall not be fully paid when due, then for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned and the Company may collect the same.

I also agree for myself and for all who may be interested as claimants under any policy issued upon this application, that I will not engage in any Military or Naval service in time of War, and that should I commit suicide within two years next following the date of issue of any such policy issued hereon (whether sane or insane at the time of such act), in that event the amount then payable under said policy shall be only the amount of the legal reserve upon such policy, computed in accordance with the statutes of the State of Michigan.

I also agree for myself and for all who may be interested as claimants under any policy issued upon this application, that if the replies to the foregoing questions are written in by a representative of the insuring company, it is done with the distinct understanding by me that such replies are dictated by me; that I have carefully reviewed the same; that they are all correctly recorded herein and I also further agree that any statements or representation made by me or any other person to such representative in connection with this application for life insurance will not be binding upon the said insurance company unless the same are expressly stated herein.

All statements made by me in the application for this policy shall, in the absence of fraud, be deemed representations.

I also understand and agree that no agent has the power to change the terms of this contract nor to extend the time for the payment of any premium.

IT IS UNDERSTOOD AND AGREED, That when the first premium has been paid, the insurance under the terms and conditions of this contract shall commence and take effect from the day and date of the policy.

It is also understood that the payment of any note or obligation received under the terms of this application shall, in no manner whatsoever, be contingent upon any conditions not expressed in such note or obligation.

MEDICAL EXAMINER'S FORM.

I have reviewed and understand all of the above questions and answers thereto, and they are hereby made part of my application for insurance in the MICHIGAN MUTUAL LIFE INSURANCE COMPANY and I hereby declare said answers and each of them, as written to be full, complete and true, that I am the person described above and in Part I of this application, that the application was signed by me, and that the answer to each question in Parts I and II of my application was hereon recorded in writing before I signed the same.

I declare that I saw the applicant sign this application, and that the applicant reviewed with me the above declaration, and also the answers to questions, all of which were written in before he signed the same.

Witness.....Medical Examiner.

WHOLE LIFE \$5,000 NON-PARTICIPATING POLICY.

No. 99999.

AGE, 35.

AMOUNT, \$5,000.

ANNUAL PREMIUM, \$100.45.

THE MICHIGAN MUTUAL
LIFE INSURANCE COMPANY

Hereby Agrees and promises to pay the sum of *Five Thousand Dollars*, the amount of this Policy, at its Home Office, in the City of Detroit, (any balance of the current year's premium and any indebtedness of the insured or beneficiary to this company being first deducted therefrom) when it has received due proof of the death of *John Doe*, of *Detroit*, County of *Wayne*, State of *Michigan*, whose life is hereby insured, subject to the conditions contained herein: If at the time the application is made, the insured has therein reserved the right to change the beneficiary, this policy will be payable to the person last designated under that right. Subject to the above provision, the sum insured is payable to *his wife, Mary Doe, if living; if not living, then to his* administrators, executors or assigns. This policy is issued in consideration of the application therefor, a copy of which is attached to and is made a part of this contract, the same being accepted by the insured on the following conditions: The *Annual* premium of *One Hundred and 45/100 Dollars* shall be paid in advance to the Company at its Home Office in the City of Detroit, or to its authorized agent, on delivery of this policy, and a like sum shall be paid on or before twelve o'clock noon on the *19th* day of *October* each year thereafter during the lifetime of the insured. If the right has been reserved in the application for this policy, the insured may, providing this policy has not been assigned, change the beneficiary or beneficiaries at any time by filing with the Company a written request, duly acknowledged and accompanied by this policy; such change to take effect upon the endorsement of the same upon the policy by the Company. This policy shall not take effect unless the first premium is paid in cash or a note for extension of time for such payment is accepted by the Company at its Home Office at Detroit, Michigan, nor unless the insured be in good health at the time of its delivery to him.

Age 35.

Whole Life
Policy.

Premiums
Payable
During Life.

Non-Partici-
pating.

All premiums upon this policy shall be paid in advance either at the Home Office of the Company in Detroit, Michigan, or to an authorized agent of the Company upon delivery of a receipt signed by the President or Secretary.

The following provisions or clauses in this form are the same as in the preceding policy: "Loan," "Extended Insurance," "Restoration of Policy," "Grace," "Incontestable Provision," "It is Understood and Agreed," "Assignment," "Non-participating," "All Statements," and "Installment Benefits."

PAID-UP INSURANCE.—In lieu of the Extended Insurance hereinafore provided for, after the payment of three full years' premiums and default in the payment of any subsequent premium, the insured may, by return of the policy with a written request to the Company within one month after such default, have the policy carried as Paid-up Non-participating insurance for a fractional part of the sum insured, according to the table of values endorsed hereon. The amount of such Paid-up Non-participating insurance will be endorsed upon the policy, and shall be at least equal in value to the extended insurance above provided for. All values after the twentieth year not endorsed in the table of paid-up insurance hereon will not be less than the equivalent of the full reserve of this policy according to the Michigan standard of valuation.

CASH VALUE.—After premiums have been paid for three full years, if default be made in the payment of any subsequent premium and this policy be surrendered fully receipted by the insured and beneficiary within one month after such default, the Company will pay for such surrender an amount at least equal to the sum that would otherwise be available for the purchase of Extended Insurance as hereinbefore provided.

The amount of this Cash Value is shown in the table printed hereon and payment of the same may be deferred not longer than six months after application for it is made. Cash values after the twentieth year not endorsed upon this policy will not be less than the full reserve of this policy according to the Michigan standard of valuation.

No agent has the power to change the terms of this contract nor to extend the time for the payment of any premium, nor by any writing or otherwise to bind the Company in any way not set forth in this policy.

TABLE OF LOAN VALUES, CASH VALUES, PAID-UP AND EXTENDED INSURANCE.

Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance		Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance	
			Yrs.	Days				Yrs.	Days
3	\$182	\$ 463	4	45	12	\$ 839	\$1763	13	315
4	246	614	5	211	13	923	1896	14	135
5	313	764	7	0	14	1008	2027	14	277
6	382	913	8	130	15	1095	2154	15	15
7	453	1060	9	225	16	1184	2279	15	98
8	526	1204	10	275	17	1274	2400	15	150
9	601	1347	11	265	18	1366	2518	15	182
10	678	1488	12	211	19	1459	2633	15	190
11	758	1627	13	110	20	1553	2744	15	184

In Witness Whereof, THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary at its Office in the City of Detroit, this *Nineteenth* day of *October*, A. D. One Thousand Nine Hundred and *Fifteen*.

A. F. MOORE,
Secretary.

O. R. LOOKER,
President.

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999.

AGE 35.

AMOUNT, \$10,000.00.

PREMIUM, \$374.80.

THE MINNESOTA MUTUAL LIFE INSURANCE COM-
PANY OF MINNESOTA.

(ORGANIZED AUGUST SIXTH 1880)

In Consideration of the annual premium of *Three Hundred Seventy-four and 80/100* Dollars, and of the further payment of a like sum on or before the *First* day of *January* in every year during the life of the Insured, or until premiums for *Twenty* full years shall have been duly paid,

Promises to pay at the Home Office of the company in St. Paul, Minnesota, immediately upon receipt of due proof of the death of *Richard Roe*, of *St. Paul*, State of *Minnesota*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current Policy year, to *his wife, Mary Roe*, Beneficiary with right of revocation.

PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above, as follows:

One Hundred Ninety-four and 90/100 Dollars on the *1st* day of *January* and *July*, or *Ninety-nine and 30/100* Dollars on the *1st* day of *January, April, July* and *October*. Except as herein provided, the payment of a premium or instalment thereof shall not maintain this Policy in force beyond the date when the next premium or instalment thereof is payable. All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery of a receipt signed by the President or Secretary, and countersigned by said agent.

A grace of one month, not less than thirty days and without interest therefor, shall be granted for the payment of every premium after the first, during which month the insurance shall continue in force. If the Insured shall die during the month of grace the overdue premium will be deducted from any amount payable hereon in any settlement hereunder.

SPECIAL DISABILITY FEATURE.—After one full annual payment shall have been made and before default in the payment of any subsequent premium, if the Insured shall not have attained the age of 60 years, and shall furnish to the Company satisfactory proof that he has become totally and permanently disabled by bodily injuries or disease, so that he is and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit, or from following any gainful occupation, the Company by an endorsement in writing on this Policy will waive the payment of premiums thereafter becoming

due. Any premiums so waived shall not be deducted from the sum payable under the Policy and the loan and cash values described on the second page hereof shall be the same as if such premiums were actually paid in cash. Provided, that notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time on demand furnish the Company with satisfactory proof of the continuance of such disability; and if the Insured shall fail to furnish such proof or if it shall appear to the Company that the Insured is able to perform any work or engage in any occupation whatsoever, for gain, compensation or profit, payment of subsequent premiums shall then be resumed by the Insured as originally provided in the Policy.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision.

RIGHTS OF THE INSURED.—When the right to change the beneficiary is reserved, the Insured subject to any existing assignment of the Policy, may without the consent of the beneficiary or beneficiaries, receive every benefit, exercise every right, and enjoy every privilege conferred by this Policy.

PARTICIPATION.—This policy shall participate in the Surplus of the Company, and beginning at the end of the second Policy year the Company will annually determine and account for the portion of the divisible surplus accruing hereon.

Dividends at the option of the owner of the Policy shall, at the end of two years from the date hereof, and annually thereafter, be either

- (1) Paid in cash, or
- (2) Applied toward the payment of any premium or premiums, or
- (3) Applied to the purchase of paid-up additions to the Policy, or
- (4) Left to accumulate to the credit of the Policy with interest at not less than three and one-half per centum per annum and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

Unless the owner of this Policy shall elect within three months after the mailing by the Company of a written notice requiring such election, the dividends shall be paid in cash. Paid-up additions are convertible into cash at any time, and if so converted their cash value will be the full reserve therefor on the American Experience Table of Mortality with interest at three and one-half per centum per annum, not less however than the amounts of the original dividends.

PAID-UP OPTION.—Whenever the reserve on this Policy and on any existing dividend additions, at the end of any Policy year shall equal or exceed the single premium at the Insured's attained age according to the American Experience Table of Mortality with interest at three and one-half per centum, for an amount of Insurance equal to the face of this Policy, the Company at the written request of the Insured will endorse the Policy (subject to any

existing indebtedness) as participating paid-up insurance for such an amount as the said reserve will purchase at the premium named.

CHANGE OF PLAN.—While this Policy is in full force it may be changed at any time, without medical examination to any other form of Life or Endowment Policy in use by the Company at the time this Policy was issued, provided the rate of premium is not thereby diminished. For any such change the Company will require the payment of such an amount as is determined by it under its then existing rules and the new Policy shall be of the same number, age at issue, date of issue and amount as this Policy.

OPTIONS ON SURRENDER OR LAPSE.—After premiums have been paid hereon for three full years, this Policy will have a value equal to the full reserve on the Policy and on any paid-up dividend additions, computed as of the date to which premiums have been paid, and based upon the American Experience Table of Mortality with interest at three and one-half per centum per annum, less any existing indebtedness to the Company on this Policy.

Said value may be used at the option of the Insured in any one of the following three ways: (1) Applied to the purchase of extended insurance, commencing from the date to which premiums have been paid, without future participation, and without the right to loans or cash values, for the face amount of the Policy, plus any outstanding paid-up dividend additions and less any indebtedness hereon, and for such a term of years and months as said value taken as a single premium at the Insured's then attained age will provide according to the American Experience Table of Mortality with interest at three and one-half per centum per annum. Any outstanding dividends which have been left to accumulate at interest will be then paid in cash, or, if the Insured so elects before the expiration of the days of grace they may be left at interest but withdrawable on any subsequent anniversary of the Policy or at the expiration of the term of extension. (2) Applied to the purchase of non-participating paid-up insurance, payable at the same time and on the same conditions as this Policy, but without the right to loans or cash values, for such an amount as said value taken as a single premium at the Insured's then attained age, will provide according to the American Experience Table of Mortality with interest at three and one-half per centum per annum. Written request must be made for this option accompanied by this Policy for surrender or endorsement at the Home Office before the expiration of the days of grace. Any dividends which have been left to accumulate at interest will be then paid in cash or if the Insured so elects before the expiration of the days of grace they may be left at interest but withdrawable on any subsequent anniversary of the Policy, or on payment of the paid-up insurance as a death claim. (3) Collected in cash on written request and proper surrender of this Policy before the expiration of the days of grace. The amount of any outstanding dividends which have been left to accumulate at interest will also be paid in cash in that event. Payment may be deferred by the Company for a period not exceeding ninety days.

The figures in the following table are computed in accordance with the above provisions and upon the assumption that there is no indebtedness on the Policy and that there are no outstanding dividends or dividend additions. Figures for years not shown will be furnished upon request and will be upon the same basis;

At End of Year	(a) Cash or Loan Value	(b) Continued Insurance		(c) Paid-Up Life Insurance	At End of Year	(a) Cash or Loan Value	(b) Continued Insurance		(c) Paid-up Life Insurance
		Yrs.	Mo.				Yrs.	Mo.	
3	\$ 420	4	11	\$1080	12	\$2790	21	10	\$5870
4	650	7	6	1630	13	3100	22	10	6390
5	880	10	1	2160	14	3430	23	9	6910
6	1130	12	6	2700	15	3770	24	9	7420
7	1380	14	7	3240	16	4120	25	9	7940
8	1640	16	6	3770	17	4480	26	11	8450
9	1910	18	1	4300	18	4860	28	5	8960
10	2190	19	6	4820	19	5250	30	7	9480
11	2490	20	9	5340	20	5660	Paid-up		10000

After premiums for three full years shall have been paid, if default occurs in payment of any subsequent premium, and if the Insured shall not elect before the expiration of the days of grace to have the value of the Policy applied under Option (2) or Option (3), the value will be applied as provided in Option (1). If default occurs before premiums for three full years have been paid this Policy will have no value and the insurance will cease and determine.

REINSTATEMENT.—Unless surrendered for cash, this Policy may be reinstated at any time after default upon evidence of insurability satisfactory to the Company, and by payment of arrears of premiums with interest at six per centum per annum; any indebtedness which existed at date of default together with interest to the date of reinstatement, to be at the option of the Insured on application for reinstatement, either repaid in cash or continued as an indebtedness against the Policy.

CONDITIONS AND PRIVILEGES.—The Insured is privileged to travel or reside in any part of the world and may engage in any occupation. This Policy does not insure against the death of the Insured caused by his or her own hand or act, while sane or insane, during the first year from the date hereof, and in the event of such death the liability of the Company shall be the amount of the premiums paid.

This Policy and the application therefor, a copy of which is hereto attached and made a part hereof, constitute the entire contract between the parties and shall be incontestable after one year from the date hereof except for non-payment of premiums and except as otherwise provided in the Policy. All statements made by the Insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid this Policy unless it is contained in the written application herefor.

If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity or effect of any assignment, and any claim made by reason of any such assignment shall be subject to proof of interest and extent thereof.

LOANS.—After three full years' premiums have been paid and while this Policy is in full force by the payment of premiums, the Company will loan on the sole security of the Policy and on proper assignment thereof, an amount not exceeding its cash value at the end of the then current Policy year. Interest on loans will be at a rate not exceeding six per centum per annum, which if not paid annually shall be added to the principal and bear interest at the

same rate. The Company will deduct from such loan any existing indebtedness or previous advances on the Policy and any unpaid balance of premium for the current Policy year, and may collect interest in advance on the loan to the end of the current Policy year. Failure to repay any such advance, or to pay interest, shall not avoid this Policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value of the Policy at the time of such failure, and until one month after notice shall have been mailed to the last known address of the Insured and of the assignee, if any. Consummation of loans may be deferred by the Company for a period not exceeding ninety days. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

VALUATION.—The first year's insurance under this policy is Term Insurance.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured subject to any existing assignment of the Policy may at any time, and from time to time, nominate a new beneficiary or beneficiaries by filing with the Company a written request duly acknowledged, accompanied by this Policy for endorsement. Such change shall not take effect, however, until it has been endorsed upon the Policy by the Company. When the right of revocation has not been reserved such right may be resumed by the Insured at any time by filing with the Company a written request signed by the Insured and the then irrevocable beneficiary or beneficiaries and duly acknowledged. The resumption of such right of change shall be operative when so acknowledged by the Company. If the beneficiary or beneficiaries named hereunder shall die before the Insured, and the Insured shall not have named a new beneficiary, the proceeds of this Policy shall be payable to the Insured's executors, administrators or assigns.

OPTIONS AT MATURITY.—The Insured, by written notice to the Company at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect at any time and from time to time to have the net sum payable at maturity under this Policy paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-half per centum per annum, payable annually to the payee under this Policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each One Thousand Dollars of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years or for so many years longer as the payee shall survive, in accordance with the following table for each One Thousand Dollars of said net sum. This option cannot be selected if there be more than one payee.

Instalments payable under options (2) or (3) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

Unless otherwise specified by the Insured the payee may on any interest date receive the amount yet due under option (1), and may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (2) in the following table, provided that no such commutation will be made under (3) except after the death of the payee occurring within the afore-said twenty years.

No change in mode of payment or revocation of any change shall take effect until endorsed on the Policy by the Company at its Home Office.

TABLE OF INSTALMENTS FOR EACH \$1,000.

OPTION "2"		OPTION "3"					
Number of Annual Instalments	Amount of each Instalment	Age of payee when policy becomes payable	Amount of each Instalment	Age of payee when policy becomes payable	Amount of each Instalment	Age of payee when policy becomes payable	Amount of each Instalment
2	500.63	6 and under	40.41	30	66.60	54	61.36
3	344.86	7	40.57	31	67.11	55	62.03
4	253.04	8	40.73	32	67.56	56	62.64
5	213.99	9	40.90	33	68.02	57	63.24
6	181.32	10	41.06	34	68.50	58	63.80
7	158.01	11	41.26	35	69.00	59	64.38
8	140.56	12	41.46	36	69.51	60	64.91
9	127.00	13	41.65	37	70.05	61	65.36
10	116.17	14	41.86	38	70.61	62	65.86
11	107.34	15	42.08	39	71.18	63	66.32
12	99.90	16	42.30	40	71.78	64	66.82
13	93.78	17	42.54	41	72.40	65	67.39
14	87.45	18	42.78	42	73.03	66	67.90
15	83.89	19	43.04	43	73.69	67	68.49
16	79.89	20	43.31	44	74.38	68	69.13
17	76.37	21	43.58	45	75.04	69	69.73
18	73.28	22	43.88	46	75.73	70	69.31
19	70.47	23	44.18	47	76.44	71	69.38
20	67.90	24	44.49	48	77.18	72	69.38
21	65.74	25	44.82	49	77.96	73	69.39
22	63.90	26	45.17	50	78.78	74	69.40
23	61.88	27	45.52	51	79.79	75 and over	69.40
24	60.17	28	45.89	52	80.90		
25	58.62	29	46.29	53	82.09		

The above modes of settlement are based upon an interest earning of $3\frac{1}{2}$ per centum, and may be increased by such additional rate of interest as may be declared by the Company in any year on funds held under such modes of settlement.

AGENTS ARE NOT AUTHORIZED to modify this Policy or to extend the time for paying premiums.

In Witness Whereof, the Company has caused this policy to be executed this *First* day of *January*, Nineteen hundred and *Four-*
ten.

E. W. RANDALL,
President.

A. PHILLIPS,
Secretary.

APPLICATION.

I agree to be examined by the Company's regularly appointed Medical Examiner and that my statements herein and to the Examiner are made for the purpose of obtaining this Insurance.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that my answers to the questions on Part I and Part II of my application for Life Insurance are full, complete and true, and I agree that they shall be a part of any Policy issued on my life. I do further hereby agree that any Policy issued upon this application shall be dated as of the date of approval by the Company of this application, unless such date would increase my rated age, in which case said Policy shall bear the same date as the first part of this application; and that in determining the due date of any Premium the reckoning shall be from the date of the Policy.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999.

AMOUNT, \$10,000.

AGE, 3

PREMIUM, \$392.8

MISSOURI STATE LIFE INSURANCE COMPANY.

Agrees to Pay Ten Thousand Dollars, which is the face amount hereof, immediately upon receipt of due proof of the death of *John Doe*, the Insured, to *Mary Doe*, wife of the Insured, and beneficiary, it being understood that the Insured may change the beneficiary or beneficiaries as hereinafter provided.

TOTAL AND PERMANENT DISABILITY BENEFIT.—The Company will pay for the insured the premiums required hereon, and will pay to the insured annually one-twentieth of the face amount hereof, even of the total and permanent disability of the insured, as provided on the third page hereof.

UNRESTRICTED AND AFTER ONE YEAR INCONTESTABLE.—This policy is free from conditions as to residence, occupation, travel or place of death, and shall be incontestable after one year if the premiums are duly paid.

THIS POLICY SHARES ANNUALLY IN THE PROFITS OF THE COMPANY, as follows: Upon the payment of the premium or premium hereon for the second policy year, and at the end of the second and each subsequent policy year, this policy, if in full force, will be credited with a cash dividend from the surplus then apportioned to the Company to policies of the same age and kind, and the insured shall have the following:

DIVIDEND OPTIONS.—

1. Draw the dividend in cash; or,
2. Apply the dividend in reduction of premium; or,
3. Apply the dividend to the purchase of a profit-sharing paid-up insurance addition, increasing the insurance hereunder; or,
4. Leave the dividend on deposit with the Company to accumulate at interest, the entire accumulation, or any part thereof, to be payable *in cash* to the insured at any time, *on demand*.

Any dividend not drawn or applied as per Option 1, 2 or 3 above, within one month from the date when credited, shall become an interest bearing deposit as per Option 4.

Dividends applied to purchase paid-up insurance additions left on deposit may be used by the insured:

(a) To Shorten the Premium Paying Period of the Insurance, in which event the Company will grant a profit-sharing paid-up life policy for the face amount hereof when the accumulated dividend deposits and the reserve on this policy and on any paid-up insurance additions hereto, shall equal or exceed the net single premium then required for such a paid-up life policy by the American Experience Table of Mortality, with interest at three per cent. per annum;

(b) To Mature this Policy as an Endowment, in which event the Company will pay the face amount hereof when the accumulated dividend deposits and the reserve on this policy and on any paid-up insurance additions hereto, shall equal or exceed said face amount.

POST MORTEM DIVIDEND

A mortuary dividend will be paid in cash in addition to the face amount hereof if this policy becomes a claim by death after the first policy year and while in full force on a premium paying basis.

Such a dividend will be paid on account of the surplus earnings for the period from the due date of the last dividend to the date of death.

SURPLUS INTEREST PARTICIPATION

Dividend deposits will be accumulated at a rate of interest in no event less than three per cent. per annum and at such greater rate as the Company may from time to time determine and allow.

Interest payments under the Trust Fund Privilege and Instalment Payments under the Instalment Privilege of this policy shall be increased by such annual dividends from interest earnings as may be apportioned by the Company, commencing with the payment due at the end of one year from the date on which any such privilege may become effective.

CONSIDERATION.—This insurance is granted in consideration of the application heretofore, a copy of which is attached hereto and made a part hereof, and of the payment in advance of *Three Hundred Eighty-Two and 80-100* Dollars, being the premium for the first year's insurance under this policy ending on the *second* day of *June* 1915, which is term insurance. The insurance will be continued thereafter as whole life insurance upon the payment of the annual premium of *Three Hundred Eighty-Two and 80-100* Dollars, on or before the *second day of June* in every year during the continuance of this policy until premiums for twenty policy years, including the first, have been paid.

ANNUAL, SEMI-ANNUAL OR QUARTERLY PREMIUMS.—Premiums may be paid annually, semi-annually or quarterly, in advance, in accordance with the Company's table of rates applicable hereto, and the Company will allow a change from one to another of such modes of payment upon the insured's written request therefor on the Company's form.

FACILITY IN PAYING PREMIUMS.—All premiums are payable in advance, either at the Home Office of the Company in St. Louis, Missouri, or to an authorized agent of the Company, upon delivery of a receipt signed by the President or Secretary and countersigned by such agent. If any premium is not paid when due, this policy shall cease and determine, except as hereinafter provided.

INSTALMENT PRIVILEGE.—The insured may change the mode of payment of the proceeds of this policy as a death claim from payment in one sum to payment by annual instalments, as provided on the fourth page hereof; such instalments will be increased by dividends, as provided on said page.

TRUST FUND PRIVILEGE.—The insured may place the proceeds of this policy as a death claim in trust with the Company to secure a guaranteed annual cash income with dividends in addition thereto, as provided on the fourth page hereof.

This Policy is non-forfeitable from date of issue, as follows:

GRACE IN PREMIUM PAYMENTS.—If any premium after the first is not paid on the date when due, this policy will continue in full force from said due date for the term of thirty-one days, which is the period of grace allowed hereunder, without interest charge, in the payment of any such premium.

After completion of premium payments for the first two policy years, if any subsequent premium is not paid on the date when due, and remains unpaid during the period of grace, the insured shall, during said period have the following:

OPTIONS:

CASH VALUE.—1. To surrender this policy at the Home Office of the Company for its cash value; or,

PAID-UP POLICY.—2. To surrender this policy at the Home Office of the Company for a profit-sharing paid-up life policy; or,

CONTINUED INSURANCE.—3. To let the insurance for the

amount hereof, plus amount of existing paid-up insurance additions, continue as non-profit-sharing term insurance, reckoned from the due date of the unpaid premium.

If the insured shall not, within the period of grace, surrender this policy at the Home Office of the Company for its cash value as provided in Option 1, or for a paid-up life policy as provided in Option 2, the insurance will be automatically continued as provided in Option 3.

The surrender values shown in the following table represent the values available if premiums have been paid in full for the number of years stated in the table and if there is no indebtedness hereon to the Company.

TABLE OF NON-FORFEITURE VALUES.

The values hereunder will be increased by the entire reserve on any paid-up additions, and if after the second policy year a semi-annual or one or more quarterly premiums are paid in addition to the premiums for complete policy years, the proportionate part of the current year's increase in the values will be added to the values of the preceding year.

At Com- pletion of Policy Year the	Cash Value	Paid-up Life Policy	Term of Continued Insurance	At Com- pletion of Policy Year the	Cash Value	Paid-up Life Policy	Term of Continued Insurance
			Yrs. Mos.				Yrs. Mos.
1st	\$—	\$—	31 days	11th	\$2740	\$5820	21 5
2d	240	540	2 8	12th	3060	5840	22 5
3d	480	1080	5 5	13th	3400	6360	23 5
4th	780	1610	8 3	14th	3750	6880	24 3
5th	990	2150	10 11	15th	4110	7400	25 3
6th	1260	2680	13 5	16th	4480	7910	26 2
7th	1540	3210	15 6	17th	4860	8430	27 4
8th	1820	3740	17 4	18th	5260	8950	28 9
9th	2120	4270	18 11	19th	5670	9470	30 10
10th	2420	4800	20 3	20th	6100	Full Paid	

Values will increase annually thereafter, will be furnished on application to the Home Office and will be equal to the entire reserve.

RESERVE.—The reserve on this policy shall be computed upon the American Experience Table of Mortality, with interest at three per cent. per annum.

The Company will allow a cash surrender value at any time on any paid-up life or paid-up term insurance.

REINSTATEMENT.—If any premium is not paid on the date when due, or within the period of grace, and this policy has not been surrendered, the Company will reinstate the policy as of said due date at any time thereafter, upon evidence of insurability satisfactory to the Company and payment of all arrears of premiums with interest, together with the payment, or reinstatement, of any indebtedness on this policy on said due date, with interest.

PROFIT-SHARING ENDOWMENT OPTION.—The insured may mature this policy as a profit-sharing annual dividend endowment by continuing to pay the same annual premium, after the first twenty years, as is provided herein for the said twenty years, and in consideration of such continued payment of premiums, the face amount hereof, together with the amount of any existing paid-up insurance additions shall be payable on the death of the insured, or the Company will pay *Ten Thousand One Hundred Seventy Dollars*, together with the entire reserve on any existing paid-up insurance additions on the *second day of June, 1942*, if the insured be then living. If the insured avails himself of this privilege the loan and surrender values after the said original premium paying period shall be equal to the full reserve on the endowment policy and a table thereof will be furnished on request.

PRIVILEGE OF EXCHANGE.—This policy may be changed while in full force to any other form of policy, in use by the Company at the time this policy is issued, except to a continuous instalment form, on the following conditions:

If the premium rate per \$1,000 of insurance is not thereby diminished, the change may be made without medical examination on the payment of such an amount as may be required by the Company.

If the premium rate per \$1,000 of insurance is thereby diminished, evidence of insurability satisfactory to the Company must be furnished, and an allowance may be made by the Company which shall be applied toward payment of premiums thereafter payable on the new policy, provided at least two years' premiums have been paid hereon.

The new policy shall be written at the same age, bear the same date, and be for an amount not in excess of the face amount hereof, and all parties in interest must join in the request for change and must execute all papers which the Company may require.

TOTAL AND PERMANENT DISABILITY CLAUSE.—The Company will pay for the Insured the premiums required hereon for every policy year following the date of approval by the Company of proof that the insured has become totally and permanently disabled as hereinafter defined, if such proof is received by the Company before the insured has attained the age of sixty years and if premiums have been duly paid by the insured to the end of the policy year in which such proof is approved. The premiums so paid by the Company will not be an indebtedness hereon, and this policy will continue in full force towards maturity, sharing in the profits of the Company among policies of its class, and with loan, cash and other guaranteed values increasing and progressing from year to year, in like manner as if the premiums were being duly and regularly paid by the insured.

The Company will also pay annually to the Insured one-twentieth of the face amount, the first payment to be made one year after approval of proofs as aforesaid, and subsequent payments annually thereafter during the continuance of such disability, upon the written request of the insured and of any assignee and beneficiary, if there be no indebtedness against this policy. If there be any indebtedness hereon the annual instalments shall be reduced in the proportion which the indebtedness bears to the face amount hereof. The amount of each such instalment shall be endorsed on the policy before payment is made by the Company and shall reduce to that extent the amount of insurance in force and in the proportion of such payments to the face amount hereof shall reduce the non-forfeiture and loan values. When the payments so made, together with any indebtedness hereon, shall equal the face amount hereof, plus the amount of any paid-up dividend additions, outstanding dividend deposits and unpaid dividends, the Company's obligations under this policy shall be fully satisfied and discharged.

The Company will allow all premiums falling due more than six months after receipt of proofs of like disability occurring after the insured shall have attained the age of sixty to accumulate without interest as an indebtedness hereon.

The total and permanent disability of the insured may be due either to bodily injuries or to disease, occurring while this policy is in full force, and must be such as to prevent the insured then and at all times thereafter from engaging in any gainful occupation; provided, that at any time after approval by the Company of the aforesaid proof, and from time to time, it may demand of the insured proof of the continuance of such disability and upon failure to furnish such proof, or if it appears that the insured has recovered so as to be able to engage in any gainful occupation, the Company's obligation to pay or accumulate further premiums or to pay further instalments of the sum insured shall cease, and the insured shall be required to pay all premiums becoming due hereon after the date of such recovery.

The irrecoverable loss of the entire sight of both eyes, or the total and permanent loss, by removal or by disease, of the use of both hands, or of both feet, or such loss of the use of one hand

and of one foot, will also be deemed total and permanent disability within the meaning of this provision.

In the event of the total and permanent disability of the insured, neither the Endowment Option nor the Privilege of Exchange will be available.

CASH LOANS.—At any time after the first policy year, and while this policy is in full force, the insured can borrow from the Company on the sole security of this policy, properly assigned on the Company's form, any sum within the loan value specified in the adjoining table, from which loan value any indebtedness hereon to the Company and any unpaid premiums for the current policy year will be deducted. Interest, at six per cent. per annum, will be collected out of the amount of the loan to the end of the current policy year and thereafter be payable annually in advance. The tabular loan value will be increased by the value of any paid-up insurance additions.

Loans will in like manner be made on security of a paid-up policy (but not on continued term insurance) for any amount up to the reserve thereon.

Failure to repay any loan granted hereon by the Company, or to pay interest thereon, shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash value of this policy at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any.

TABLE OF LOAN VALUES

During Policy Year Commenc- ing June 2d.	LOAN VALUE	During Policy Year Commenc- ing June 2d	LOAN VALUE
1915	\$ 240	1925	\$3060
1916	480	1926	3400
1917	730	1927	3750
1918	990	1928	4110
1919	1260	1929	4480
1920	1540	1930	4860
1921	1820	1931	5260
1922	2120	1932	5670
1923	2420	1933	6100
1924	2740	1934	6210

Loan Values for subsequent policy years, being the full end year reserve hereon, will increase annually and will be furnished on application to the Home Office.

AUTOMATIC PREMIUM LOANS.—The Company will advance any and all premiums becoming due hereon and remaining unpaid on the last day of the period of grace hereunder, and will charge such premium or premiums as a loan against this policy together with interest at six per cent. per annum in advance to the end of the current policy year, if written request from the insured on the Company's form has been received at the Home Office, while this policy is in full force; provided that the Company will not so advance and charge up a premium, if the amount thereof and interest thereon, as aforesaid, together with any outstanding indebtedness hereon to the Company, shall exceed the cash value of this policy at the end of the period which such premium, if advanced or paid would cover. Interest on any such loan shall, for subsequent policy years, be payable annually in advance at six per cent. per annum. Such advancing and charging up of premiums will be discontinued at any time on receipt at the Home Office of the insured's written request therefor. Premium loans hereon shall be subject to the same terms and conditions as any loan granted hereon by the Company under the cash loan privilege above set forth. While this policy

is thus carried in force, the insured may, without medical examination, resume payment of premium.

LOAN INSURANCE.—Any indebtedness to the Company on this policy may be insured. Loan insurance secured for this purpose shall be applied to the cancellation of any such indebtedness should the policy mature as a death claim. Such loan insurance shall take effect only after the insured has furnished evidence of insurability satisfactory to the Company, paid the premiums hereon based upon the rate at the attained age at the date of granting or renewing such insurance in accordance with the following schedule, and has received a certificate of loan insurance from the Company.

SCHEDULE OF PREMIUM RATES FOR LOAN INSURANCE

Attained Age of Insured	20—30	31—40	41—50	51—55	56—60
Annual Premium per \$100 of Loan Insurance.	\$0 80	\$0 90	\$1 10	\$1 60	\$2 30

For a period of less than one year the premium shall be at the rate of one-tenth of the annual premium for each month and fraction of a month.

Loan insurance shall expire on each anniversary date of this policy but may be renewed from year to year until the insured has attained age sixty, on furnishing evidence of insurability satisfactory to the Company and on paying the annual premium based on the rate at the insured's then attained age. Any excess of loan insurance over the indebtedness hereon to the Company may be cancelled by the Company and the unearned premium refunded.

AGE.—If the age of the insured is misstated, the amount payable under this policy shall be such as the premium paid would have purchased at the correct age of the insured.

ASSIGNMENT.—Any assignment of this policy must be made in duplicate and both documents sent to the Home Office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—The insured may at any time, and from time to time, during the continuance of this policy, with the consent of the Company, subject to any assignment of this policy, change the beneficiary or beneficiaries hereunder by filing at the Home Office a written request on the Company's form therefor, duly acknowledged, accompanied by this policy, such change to take effect only upon the endorsement of the same on the policy by the Company, whereupon all rights of the former beneficiary or beneficiaries shall cease. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured, unless otherwise stipulated herein.

ENTIRE CONTRACT.—This policy and the application herefor constitute the entire contract. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it is contained in the written application herefor.

DIVIDEND DEPOSITS.—Dividend deposits may remain with the Company at interest while this policy remains in force, becoming payable in cash in any event upon the discontinuance of this policy to the beneficiary if this policy matures as a death claim, otherwise to the insured. Provided, that no premium shall be construed as paid either wholly or in part, nor any insurance hereunder extended or continued in force, by reason of any dividend deposits remaining with the Company.

GENERAL PROVISIONS.—This policy is payable at the Home Office of the Company in St. Louis, Missouri, and proof of interest of claimant will be required. Any indebtedness hereon to the Company will be deducted in any settlement of this policy or from

any cash surrender value available hereunder; the amount of paid-up life insurance and the period of continued term insurance, provided in Options 2 and 3 of the non-forfeiture values, will be reduced by the equivalent value of such indebtedness according to the American Experience Table of Mortality and three per cent. interest. In the settlement of this policy as a death claim, any unpaid premiums or unpaid part of a premium for the current policy year in which death occurs shall be considered as an indebtedness hereon to the Company.

Payment of the cash value or the making of a loan (except for the purpose of paying renewal premiums hereon) may be deferred for a period not exceeding ninety days after application shall have been made therefor.

In case of death by self-destruction, sane or insane, within one year from date of issue, the liability of the Company shall be limited to an amount equal to the premiums paid hereon.

Only the President or Secretary has power in behalf of the Company to make or modify this or any contract of insurance, or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter made, unless made in writing by one of said officers.

This policy is issued with the express understanding that the insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred on the insured by this policy.

IN WITNESS WHEREOF, The MISSOURI STATE LIFE INSURANCE COMPANY has, by its President and Secretary, signed this policy this Second day of June, 1916.

H. V. DONNELLY,
Assistant Secretary.

EDMUND P. MELSON,
President.

INSTALMENT PRIVILEGES.

The insured may change the mode of payment of the proceeds of this policy, if the policy is not assigned, from payment in one sum to payment by equal annual instalments of any number from two to twenty-five, or in equal annual instalments for twenty years, certain and to continue so long thereafter as the beneficiary shall live, in accordance with the tables below.

The instalment payments herein provided may be made annually, semi-annually, quarterly or monthly, and if made other than annually, the total of the fractional payments each year shall equal the annual payment as provided herein.

The insured may subsequently change his selection under these instalment privileges; he may also revoke all selections, thereby making this policy again payable in one sum.

No selection, change or revocation shall take effect until endorsed on this policy by the Company; after endorsement, the policy will be returned to the insured.

Payment of the first instalment shall be made immediately upon receipt of due proofs of death of the insured, and subsequent instalments shall be paid annually, semi-annually, quarterly or monthly thereafter as may have been directed. If the beneficiary should die before the total number of instalments certain shall have been paid, the remainder of these instalments will be commuted at the rate of three per cent. per annum and paid in one sum to the beneficiary's estate, unless otherwise directed by the insured. Payment by continuous instalments cannot be selected if there is more than one beneficiary under this policy, or if the beneficiary is a corporation, a firm or the insured's estate.

The beneficiary can neither assign nor commute unpaid instalments, unless such right is given by the insured to the beneficiary when payment in instalments is directed.

The following tables are based upon a policy of \$1,000 and will apply pro rata to the amount payable under this policy.

INSTALMENTS CERTAIN.—Limited to the number stated below:

Number of Annual Instalments.....	2	3	4	5	6	7
Amount of each Annual Instalment.....	\$507 39	\$343 23	\$261 19	\$211 90	\$179 22	\$155 83
Number of Annual Instalments.....	8	9	10	11	12	13
Amount of each Annual Instalment.....	\$138 31	\$124 69	\$113 82	\$104 93	\$97 54	\$91 29
Number of Annual Instalments.....	14	15	16	17	18	19
Amount of each Annual Instalment.....	\$85 95	\$81 33	\$77 29	\$73 74	\$70 59	\$67 78
Number of Annual Instalment.....	20*	21	22	23	24	25
Amount of each Annual Instalment.....	\$65 26	\$62 98	\$60 92	\$59 04	\$57 33	\$55 76

*ILLUSTRATION.—If payment is to be made by twenty annual instalments, the amount of each instalment will be \$65.26 for each \$1,000 of proceeds.

CONTINUOUS INSTALMENTS.—Twenty annual instalments at least to be paid, but instalments to continue so long thereafter as the beneficiary shall live:

Age of Beneficiary at death of Insured	13	14	15	16	17	18	19	20
Amount of each Annual Instalment	\$40 08	\$40 28	\$40 49	\$40 71	\$40 94	\$41 18	\$41 42	\$41 68
Age of Beneficiary at death of Insured	21	22	23	24	25	26	27	28
Amount of each Annual Instalment.....	\$41 95	\$42 24	\$42 53	\$42 84	\$43 16	\$43 49	\$43 84	\$44 20
Age of Beneficiary at death of Insured.....	29	30*	31	32	33	34	35	36
Amount of each Annual Instalment	\$44 58	\$44 96	\$45 39	\$45 82	\$46 27	\$46 73	\$47 22	\$47 73
Age of Beneficiary at death of Insured	37	38	39	40	41	42	43	44
Amount of each Annual Instalment.....	\$48 25	\$48 79	\$49 36	\$49 94	\$50 54	\$51 17	\$51 80	\$52 45
Age of Beneficiary at death of Insured	45	46	47	48	49	50	51	52
Amount of each Annual Instalment.....	\$53 12	\$53 80	\$54 49	\$55 19	\$55 89	\$56 60	\$57 29	\$57 98
Age of Beneficiary at death of Insured	53	54	55	56	57	58	59	60
Amount of each								

Age of Beneficiary at death of Insured ..	61	62	63	64	65	66	67	68	69 and over
Amount of each Annual Instalment...	\$63 15	\$63 54	\$63 89	\$64 20	\$64 45	\$64 67	\$64 85	\$64 98	\$65 09

*ILLUSTRATION.—If at the death of the Insured the beneficiary should be thirty years of age last birthday, the amount of each annual instalment will be \$44.98 for each \$1,000 of insurance, payable during the entire lifetime of the beneficiary.

TRUST FUND PRIVILEGE

By written agreement between the insured and the Company made while this policy is in force and not assigned, the proceeds of this policy as a death claim, if not less than \$1,000, or any part of such proceeds not less than said amount, may be placed in trust with the Company for the purpose of paying the beneficiary a guaranteed income thereon at the rate of not less than three per cent per annum until the termination of the trust, or until the death of the beneficiary, whereupon the amount thus placed in trust may be withdrawn by the beneficiary, if living, or, if not living, by the beneficiary's executors, administrators or assigns. The first payment of income shall be made one year after receipt of due proof of the death of the insured, and subsequent payments shall be made annually thereafter. The insured may subsequently revoke the trust, thereby making this policy again payable as provided on the first page hereof. The beneficiary cannot withdraw the amount placed in trust, unless such right is given by the insured to the beneficiary upon creation of the trust.

DIVIDENDS ON INSTALMENT BENEFITS AND TRUST FUND PRIVILEGE

Each instalment certain, except the first, and each payment of interest under the above privileges will be increased by such annual dividend from the interest earnings as may be apportioned by the Company.

APPLICATION

I agree on behalf of myself and of any person who may have, or claim, any interest in any policy which may be issued hereon as follows: 1. That all statements and answers written herein as well as those made and to be made to the Medical Examiner in Part 2 of this application, are true and complete; that no material information or facts which should have been stated have been suppressed, and that the same are offered to the Company as a consideration for the Contract of Insurance. 2. That no statements, promises or information made to or received by any person or to the Company shall be binding on the Company unless such statements, promises or information be reduced to writing and made a part of this application. 3. That any Policy issued hereon shall be on the form now in use by the Company, and together with the writer and printed statements and answers in this application, and Part 2 thereof, shall constitute the entire contract, which can only be varied by one or more Executive Officers of the Company, and then only in writing. 4. That if within one year from the date of any Policy issued hereon, I shall die by self-destruction, sane or insane the liability of the Company shall be limited to an amount equal to the premiums paid under such policy. 5. That in any apportion

ment or distribution of profits or dividends, the principles and methods which may be adopted by the Company for such apportionment or distribution are accepted by me for myself and all parties having or claiming any interest under any policy issued hereon. 6. That the insurance hereby applied for shall not take effect unless the first premium is paid and the policy delivered to and accepted by me during my lifetime and good health. 7. That any payment in advance on account of premium shall be binding on the Company only in accordance with the Agent's receipt therefor on the Company's authorized form.

MEDICAL EXAMINER'S FORM.

I hereby certify that the above answers made to the Medical Examiner are full, correct, and true, and that I am the person who signed Part 1 of this application.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PREMIUMS LIFE POLICY:

No. 99,999.

AGE, 3

AMOUNT, \$10,000.

PREMIUM, \$352.2

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY
OF NEWARK, NEW JERSEY.

In Consideration of the payment of Premiums hereinafter provided, hereby insures the Life of *John*
Insured. *Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured), in the sum
Amount. *Ten thousand* Dollars, for the term of Life, payable at its office in Newark, New Jersey, to the executors, administrators or assigns of the Insured, immediately upon receipt of due proof of the death of the Insured. Any error made in stating the age of the Insured will be adjusted by paying such amount as the Premiums paid would purchase at the correct age. Any indebtedness to the Company on this Policy and any unpaid installments of the then current year's Premium will be deducted from the sum insured.

Premiums. The Annual Premium of *Three Hundred and Sixty-two* Dollars and *Twenty* Cents, will be payable by the Insured on delivery hereof and on the *First* day of *January* in each year, at the Company's office in Newark, New Jersey, or to Agents in exchange for receipts signed by the President or Treasurer, until *Twenty* years Premiums shall have been paid, or until the death of the Insured, should that event sooner occur. In lieu of the Annual Premium the Company will accept of *One Hundred and Eighty-four* Dollars and *Seventy* Cents Semi-annually in advance, or *Ninety-four* Dollars and *Twenty* Cents Quarter-annually in advance. This Policy will not take effect unless the first Premium or agreed installment thereof shall be actually paid during the lifetime of the Insured.

Assignment. No Assignment of this Policy shall affect the Company until it shall have received written notice thereof.

Agents. Agents are not authorized to make, alter or discharge contracts.

Incontestability. If within one year the Insured shall commit suicide while sane or insane, this Policy will be null and void. This Policy will be incontestable after one year from its date of issue except for non-payment of Premium.

The Provisions and Agreements printed on the second and third pages hereof are a part of this contract.

In WITNESS WHEREOF, The Mutual Benefit Life Insurance Company has, by its President and Secretary, signed

this contract at the City of Newark, in the State of New Jersey, this *First* day of *January*, One Thousand Nine Hundred and *Ten*.

J. WILLIAM JOHNSON,
Secretary.

FRED'K FRELINGHUYSEN,
President.

Attest:

LEWIS A. MORNINGSTERN, *Registrar.*

NON-FORFEITURE PROVISIONS.

At the end of any Policy year during the whole of which this Policy shall have been in force, or within one month from default in premium payments, the owner shall have the following options:

1. To surrender the Policy to the Company at its office in Newark, New Jersey, for its Cash Surrender Value.

2. To surrender the Policy to the Company at its office in Newark, New Jersey, for a Non-participating Paid-up Policy payable at the time this Policy would be payable if continued in force.

3. If the Policy be not surrendered as above, the insurance will be Automatically Extended from date of default in premium payments, without any action by the owner of the Policy and without participation in surplus, for a sum equal to the amount of the Policy and existing Dividend Additions, if any, less any indebtedness to the Company hereon.

The Cash Surrender Value will be equal to the entire Net Reserve on this Policy by the American Experience Mortality and interest at three per centum yearly, less any indebtedness to the Company hereon and less a sum equal to one per centum of the amount of this Policy and existing Dividend Additions, if any, up to and including the fifth Policy year, after which the said percentage will be reduced each year one-tenth per centum of the amount insured. If there be no indebtedness the Cash Surrender Value will be as shown in the following table.

The amount of the Paid-up Policy or the term of the Extended Insurance, will be such as the amount of the Cash Surrender Value will purchase at Net Single Premium rates, according to the attained age of the Insured, by the American Experience Mortality and interest at three per centum yearly, and if there be no indebtedness, will be as shown in the following table. The Paid-up Policy or the Extended Insurance will be entitled to Cash Surrender Values equal to the reserve thereon at time of surrender, computed upon the basis hereinbefore mentioned, less any indebtedness to the Company thereon.

Except as provided in this Policy any default in premium payments will immediately render the Policy null and void.

GRACE AND REINSTATEMENT.—In event of default in premium payments, the arrears may be paid within one month (of not less than thirty days), or, if not so paid and the Insured shall die within the said month, this Policy will be regarded as being then in force, and the arrears will be deducted in the settlement hereof; Or, if requested by the Insured prior to or within the said month, the arrears will be charged as an indebtedness against this Policy, bearing interest at a rate not exceeding six per centum per annum, provided the entire indebtedness then outstanding shall be within the limit secured by the Cash Surrender Value; Or this Policy may be reinstated at any time after the said month, upon evidence of insurability satisfactory to the Company and payment of all arrears with interest thereon at not to exceed six per centum per annum: Provided, in any case, the Policy has not been surrendered to the Company.

LOANS.—At any time while this Policy is in force the Company will loan on the sole security thereof up to the limit secured by the Cash Surrender Value, upon receipt of the Policy and a Certificate of Loan satisfactory to the Company. The loan will bear interest at the rate of six per centum per annum and may be paid off at any time while the Policy is in force. If interest be not paid when due, it shall be added to the principal, provided the entire indebtedness then outstanding shall be within the limit secured by the Cash Surrender Value; otherwise non-payment of interest shall render the Policy null and void after one month's notice shall have been mailed to the last known address of the Insured and Assignee, if any.

THE FOLLOWING TABLE

shows the MINIMUM VALUES guaranteed by this Policy for the years stated, provided there is no outstanding indebtedness to the Company hereon. Dividends applied upon either the Addition or Accelerative Endowment plan effect a corresponding increase in the values of the Policy.

At End of Year.	Cash Surrender Value. Loan Value.	Automatic Extended Insurance.		Paid-up Policy.	At End of Year.	Cash Surrender Value. Loan Value.	Automatic Extended Insurance.		Paid-up Policy.
		Yrs.	Days				Yrs.	Days	
1st	\$120 00	1	134	\$280 00	12th	\$3146 80	22	361	\$6000 00
2d	347 20	3	360	800 00	13th	3481 60	23	329	6520 00
3d	582 00	6	255	1310 00	14th	3827 00	24	284	7030 00
4th	824 60	9	144	1830 00	15th	4183 30	25	248	7530 00
5th	1075 20	11	340	2340 00	16th	4541 10	26	219	8020 00
6th	1344 00	14	110	2870 00	17th	4910 70	27	245	8510 00
7th	1621 40	16	127	3400 00	18th	5293 10	29	8	9010 00
8th	1907 70	18	36	3930 00	19th	5688 90	31	24	9500 00
9th	2203 10	19	215	4450 00	20th	6099 20	Paid-up.		10000 00
10th	2507 80	20	319	4970 00					
11th	2822 40	21	363	5490 00					

NOTE.—While any owner of the Policy (either by the terms thereof or by assignment) is a minor no loan can be made by the Company, except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

This Policy and the application on which it is based (a copy of which is appended hereto) constitute the entire contract between the parties. All statements made by the Insured will, in the absence of fraud, be deemed representations and not warranties. No such statement will avoid or be used in defense to a claim under this Policy unless it is contained in the written application and a copy thereof be attached hereto when issued.

SPECIAL PRIVILEGES.

If not assigned, this Policy may be returned to the Company at its office in Newark, New Jersey, with the Insured's written request for the appropriate indorsement of the Policy by the Company:

1. To have the Beneficiary changed. This change may be made at any time and from time to time while the Policy is in force, or within one month from default in premium payments.
2. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity retained by the Company until the death of the Beneficiary, the Company in the meantime to pay the Beneficiary interest on the amount so retained at the rate of three per centum per annum, the first

interest payment to be made one year after the maturity of this Policy, and the last interest payment to be a pro rata one for the expired fraction of the year in which the Beneficiary dies. At any interest date, the Beneficiary may withdraw the amount retained by the Company, in which case the interest payments will cease.

3. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity paid in a specified number (not exceeding thirty) of equal annual instalments, as shown by the accompanying table, the first instalment being payable immediately.

4. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity paid in equal annual instalments continuing during the lifetime of the Beneficiary, as shown by the accompanying table, the first instalment being payable immediately.

When either of the instalments payable under Privilege No. 3, or of the instalments certainly payable under Privilege No. 4, shall fall due, the Company, if requested, will pay the then Present or Commuted Value of such instalments computed at three per centum interest compounded annually, as shown by the accompanying table. The commutation of a part or the whole of the instalments certainly payable under Privilege No. 4 will not affect the amounts payable thereunder after the term during which the instalments certain would have been payable.

The right of withdrawal under Privilege No. 2, or of commutation under Privileges Nos. 3 and 4, will be withheld from the Beneficiary if the Insured shall so direct.

If the Policy be not assigned the Insured may revoke the request to have settlement made in accordance with Privilege No. 2, or No. 3, or No. 4.

Unless otherwise directed by the Insured, the Company at the maturity of this Policy will extend to the Beneficiary Privilege No. 2, or No. 3, or No. 4.

DIVIDENDS.

Upon payment of the second year's premium, and at the end of the second and of each subsequent Policy year, this Policy while in force will be credited with such Dividends as may be apportioned by the Directors, and such Annual Dividends will include the portion of the divisible surplus accruing hereon. Dividends thus credited will be paid in cash, or, at the option of the Insured, will be applied either in reduction of premiums, or upon the Addition or Accelerative Endowment Plan; but if Dividends have been applied upon the Addition Plan, subsequent Dividends cannot be applied upon the Accelerative Endowment plan, or vice versa. If settlement of this Policy be made in accordance with Privilege No. 2, or No. 3, or No. 4, the stipulated payments under Privilege No. 2 or No. 3, or the instalments certainly payable under Privilege No. 4, will be increased by such Annual Dividends as may be apportioned by the Directors, but such Dividends will be payable only in cash.

Under the Addition plan Dividends are applied to the purchase of additional participating insurance (herein referred to as Dividend Additions) payable with the Policy, such insurance being purchased at the Company's rates therefor published and in force at this date. This Policy may be converted into a Fully Paid-up Participating Policy payable at the same time as this Policy, subject to any outstanding indebtedness on this Policy, whenever the Reserve on such Additional Insurance, together with the Reserve on the original Policy, computed on the basis hereinbefore mentioned, shall equal the Net Single Premium therefor, computed on the same basis.

Under the Accelerative Endowment plan Dividends are applied to the conversion of the Policy into an Endowment payable at a specified and gradually diminishing age; or, if preferred, into a fully Paid-up Participating Policy payable at the same time that this Policy is payable according to its terms.

[illegible]

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
WAIVER OF PREMIUM BENEFIT.

No. 99,999.

AGE 35.

AMOUNT \$10,000.

ANNUAL PREMIUM \$385.80.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

In Consideration of the annual premium of *Three Hundred Eighty-Five* and 80/100 Dollars, the receipt of which is hereby acknowledged, and of the payment of a like amount upon each first day of *March* hereafter until twenty full years' premiums shall have been paid or until the prior death of the Insured, promises to pay at the Home Office of the Company in the City of New York upon receipt at said Home Office of due proof of the death of *John Doe* of *New York*, County of *New York*, State of *New York*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy-year, upon surrender of this Policy properly receipted, to *Mary Doe*, his wife, beneficiary, with right to the Insured to change the beneficiary.

DEATH OF BENEFICIARY BEFORE INSURED: CHANGE OF BENEFICIARY.—If any beneficiary die before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise provided herein.

If the interest of a beneficiary shall have vested in the Insured, or if the right to change the beneficiary has been reserved, the Insured, if there be no existing assignment of this Policy, may, from time to time, while this Policy is in force, designate a new beneficiary, with or without reserving the right to change the beneficiary, by filing written notice thereof at the Home Office of the Company accompanied by this Policy for suitable endorsement hereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company.

PREMIUMS.—All premiums are payable in advance at said Home Office or to any agent of the Company upon delivery, on or before date due, of a receipt signed by either the President, Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company and countersigned by said agent.

A grace of thirty-one days, subject to an interest charge at the rate of five per centum per annum, shall be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If death occur within the period of grace, the overdue premium and any other unpaid portion of the premium for the then current policy-year shall be deducted from the amount payable hereunder.

Except as herein provided the payment of a premium or instalment thereof shall not maintain this Policy in force beyond the date when the next premium or instalment of premium is payable. If any premium or instalment thereof be not paid before the end of the period of grace, then this Policy shall immediately cease and become void, and all premiums previously paid shall be forfeited to the Company except as hereinafter provided.

PARTICIPATION: ANNUAL DIVIDENDS.—This Policy shall participate in the surplus of the Company and the proportion of the surplus accruing hereon shall be ascertained and distributed annually on the anniversary of its date of issue. At the option of the Insured such dividends shall be either—

- (1) Paid in cash; or,

(2) Applied toward the payment of any premium or premiums; or,

(3) Applied to the purchase of paid-up participating additions to the Policy; or,

(4) Left to accumulate to the credit of the Policy with interest at the rate of three per centum per annum compounded annually and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy (hereinafter referred to as "dividend deposits").

Unless the Insured shall elect otherwise within three months after mailing by the Company of a written notice requiring the election of one of the four above options, the dividends shall be applied to the purchase of paid-up additions, as per option (3). Such paid-up additions may be surrendered at any time for a cash value which shall not be less than the original cash dividends as per option (1), provided the reserve for such paid-up addition has not been applied to purchase extended insurance or paid-up insurance in accordance with the provisions of the clause entitled "Options on Surrender or Lapse."

POST-MORTEM DIVIDEND.—On the death of the Insured, a cash dividend will be credited to this Policy for the fraction, if any, of the then current policy-year elapsing before such death.

PRIVILEGE OF CHANGE TO OTHER FORMS OF POLICY.—Provided no premium is in default, and provided the Insured is then less than 55 years of age, this Policy may be exchanged for any form of premium-paying Policy, without Waiver of Premium benefit, issue by the Company at the date of this Policy upon either a Limited Payment Life plan or an Endowment plan, with premiums payable in either case for a number of years not greater than under this Policy. No medical re-examination will be required, and the new Policy shall be for the same amount as this Policy, shall bear the same number and date, shall be written as of the same age of the Insured as this Policy, and shall be at the rate of premium in force for such new Policy at the date of this Policy. Such exchange shall be made upon the written request of the Insured or beneficiary or assignee, if any, and upon the surrender of this Policy, and upon the payment of a sum equal to the differences between the premiums paid hereon (exclusive of premiums paid for Waiver of Premium benefit) and the premiums which would have been paid upon the Policy had it originally been upon the new plan, with interest on such differences as from the various due dates at the rate of six per centum per annum compounded annually. Allowance will be made for any increased dividends on the new plan.

CONDITIONS.

RESIDENCE AND TRAVEL.—This Policy is free from any restriction as to residence and travel.

OCCUPATION.—If, within the period of one year after the date of issue of this Policy, the Insured shall engage in military or naval service in time of war or in any work as a civilian in a capacity whatever in connection with actual warfare, and shall die within one year from the date of beginning such service or work, the Company's liability hereunder shall be limited to one-fifth of the face amount of the Policy, unless, prior to the date of beginning such service or work, a single extra payment of three per cent of the face amount of the Policy shall have been made to the Company.

This Policy (with the exception of the Waiver of Premium benefit) is free from any restriction as to military or naval service as well as all other occupations of the Insured, after one year from its date of issue, as set forth in the provisions of the application endorsed hereon or attached hereto.

SUICIDE.—The Company shall not be liable hereunder in the event of the Insured's death by his own act, whether sane or insane, during the period of one year after the date of issue of this Policy, as set forth in the provisions of the application endorsed hereon or attached hereto.

INCONTESTABILITY.—This Policy shall be incontestable, except for non-payment of premiums, provided two years shall have elapsed from its date of issue.

This Policy and the application herefor, copy of which is endorsed hereon or attached hereto, constitute the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement of the Insured shall avoid or be used in defense to a claim under this Policy unless contained in the written application herefor and a copy of the application is endorsed on or attached to this Policy when issued.

If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid hereon would have purchased at the correct age.

ASSIGNMENT.—The Company shall not be charged with notice of any assignment of any interest in this Policy until the original assignment or a certified copy thereof has been filed at its said Home Office. The Company assumes no responsibility as to the validity or effect of any assignment.

REINSTATEMENT.—Unless it shall have been surrendered for its cash value, this Policy may be reinstated at any time within three years from date of default in payment of any premium, upon evidence of insurability satisfactory to the Company and upon payment of the arrears of premium with interest thereon at the rate of five per centum per annum, and at the option of the Insured, either (a) upon payment in cash to the Company of any indebtedness which existed at said date of default together with interest thereon at the rate of six per centum per annum, compounded annually, or (b) upon reinstatement of such indebtedness increased by the amount of interest thereon at the rate of six per centum per annum, compounded annually, provided such reinstated increased indebtedness does not exceed the loan value at the date to which reinstatement is made.

RESERVE AND NET SINGLE PREMIUMS.—The reserve held for the face of this Policy and for any dividend additions hereto and the reserves and the net single premiums mentioned herein shall be computed in accordance with the American Experience Table of Mortality assuming interest at the rate of three per centum per annum.

PAID-UP AND ENDOWMENT OPTIONS.—If at any time the reserve held herefor shall be equal to the net single premium at the attained age of the Insured, for an amount of Life or Endowment insurance equal to or greater than the face amount of this Policy, the Company, upon the written request of the Insured and upon delivery of the Policy, will endorse the Policy as fully paid-up participating Life or Endowment insurance, as the case may be, for such amount as said reserve will then purchase when applied as a net single premium; such paid-up insurance shall be subject to any then existing indebtedness to the Company hereon. Or if said reserve shall equal or exceed the face amount of this Policy, the Company, upon legal surrender hereof, will pay in cash such reserve, less any indebtedness hereon to the Company.

OPTIONS ON SURRENDER OR LAPSE.—After three full years' premiums shall have been paid the owner, not later than three months after any default in payment of premium, may elect one of the following options:

(a) to surrender this Policy for its cash value less any indebtedness to the Company hereon (this balance is hereinafter referred to as the net cash value); or,

(b) to have the insurance continued in force from the date of such default as non-participating term insurance, for an amount equal to the face amount of this Policy and any outstanding dividend additions less any indebtedness to the Company hereon; or,

(c) to surrender this Policy for non-participating paid-up life insurance payable at the same time and on the same conditions as this Policy.

The cash value under option (a) will be the reserve for the face amount of this Policy and for any dividend additions hereto at the date of default (or at the date of surrender if all premiums provided for by the terms of the Policy shall have been duly paid) less a surrender charge which, in no case, shall be more than one and one-half per centum of the face amount insured by this Policy: after premiums have been paid for ten full years or more there shall be no surrender charge.

The term for which the insurance will be continued under option (b), or the amount of the paid-up life insurance obtainable under option (c), will be such as the net cash value obtainable under option (a) will purchase at the attained age of the Insured at date of default when applied as a net single premium.

In the event of default in payment of premium, if this Policy shall not, within three months after such default have been surrendered to the Company at its Home Office for its cash value as provided in option (a), or for paid-up insurance as provided in option (c), the insurance will be automatically continued as provided in option (b).

LOANS.—At any time after three full years' premiums have been paid and before any default in the payment of premium and while this Policy is in force, the Company will advance, on proper assignment and delivery of this Policy and on the sole security hereof, an amount which, with interest thereon to the end of the current policy-year, shall be equal to, or at the option of the owner less than, the cash value at the end of said year: any existing loan hereon with accrued interest, and any unpaid portion of said current policy-year's premium shall be paid out of such advance. Interest on the loan shall be at the rate of six per centum per annum and shall be payable at the end of each policy-year, and this interest, if not paid when due, shall be added to the existing loan and shall bear interest at the same rate. The loan with accrued interest may be repaid to the Company at any time. Failure to repay any such advance or to pay interest shall not avoid this Policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record, if any, at the Home Office of the Company; but if, at any time, such indebtedness, together with accrued interest thereon, shall equal or exceed the then cash value of the Policy, the Policy shall become void one month after notice shall have been mailed by the Company to said last known addresses. (If a loan is desired before three full years' premiums have been paid, the unpaid balance of the three full years' premiums may be paid by deduction from the loan when made if the amount which can be loaned is sufficient.)

TABLE OF SURRENDER AND LOAN VALUES.

The values hereunder (computed in accordance with the above provisions and upon the assumption that premiums have been paid in full for the number of years the "Policy has been in force") apply to a Policy for \$1,000. As this Policy is for \$10,000, the values *i. e.* the cash, loan, or paid-up life insurance, will be *ten times the amounts stated in the table*; the term, *i. e.* the continued insurance, will be for the period stated irrespective of the amount of the Policy.

If there be any dividend additions to the credit of the Policy, or if premiums have been paid for any part of a year beyond the last preceding anniversary, the values and, in certain cases, the term will be increased; if there be any indebtedness on the Policy, the values and the term will be decreased; any dividend deposits will also be payable in cash; the figures contained in the table represent the actual amounts available after deduction of the surrender charge, if any, but assuming no dividend additions or indebtedness.

After Policy has been in force	Column 1	Column 2	Column 3		
	*Cash Value **Loan Value	Paid-up non- participating life insurance	Paid-up non-participating con- tinued (Term) insurance for		
			Years	Months	Days
3	\$54 56	\$124	6	4	0
4	79 96	177	9	1	0
5	107 52	234	11	11	0
6	133 40	285	14	2	0
7	162 64	341	16	4	0
8	192 77	396	18	3	0
9	223 81	452	19	10	0
10	255 78	506	21	2	0
11	286 24	556	22	3	0
12	317 68	605	23	2	0
13	350 16	655	24	0	0
14	383 70	704	24	10	0
15	418 33	753	25	8	0
16	454 11	802	26	7	0
17	491 07	851	27	8	0
18	529 31	900	29	0	0
19	568 89	950	31	0	0
20	609 92	Policy full	paid par	ticipating	
21	621 18				
22	632 51				
23	643 89				
24	655 30				
25	666 72				
Years					

Values for later years will be computed upon the above stated basis and will be furnished upon request.

*The cash value provided for in the above table for the end of a policy-year, less interest thereon at the rate of six per centum per annum to the end of such policy-year, can be obtained during such policy-year provided all premiums due prior to the end of such policy-year shall have been duly paid.

**The loan value provided for in the above table for the end of a policy-year can be obtained (less interest) during such policy-year as explained in the above clause entitled "Loans."

MODES OF SETTLEMENT.—If election be made as hereinafter provided, the net sum payable under this Policy at death of the Insured, provided such net sum be not less than \$1,000, will be settled in one of the following methods in lieu of being then paid in one sum to the person then entitled thereto, hereinafter referred to as the payee:

(1) By the payment of interest at the rate of three per centum per annum on said net sum, payable at the end of each year during the lifetime of the payee, and by the payment upon the death of the payee of the said net sum together with any accrued interest for the year then current; or,

(2) By the payment of equal annual instalments for a specified number of years, whether the payee lives or dies, the first instalment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum; or,

(3) By the payment (a) of twenty equal annual instalments certain, whether the payee lives or dies, the first annual instalment being payable immediately, and the twentieth annual instalment being payable nineteen years later, and (b) of annual instalments of a like amount thereafter throughout the remaining lifetime of said payee, the first of such annual instalments being payable one year after the twentieth annual instalment certain, provided said payee be then alive, the payments terminating with the last annual instalment preceding the death of said payee, in accord-

ance with the following table for each one thousand dollars of said net sum.

Unless otherwise specified in making the election of one of the above modes of settlement the amount payable upon the death of the payee under mode of settlement (1), or any instalments payable after the death of the payee under mode of settlement (2), or any of the twenty equal annual instalments certain which may be payable after the death of the payee under mode of settlement (3), shall be payable to the payee's executors or administrators.

The election of any of the foregoing modes of settlement may be made by the Insured and the beneficiary jointly; or, if the right to change the beneficiary has been reserved, by the Insured alone; or, after the death of the Insured, if no prior election shall have been made, by the payee. If the Policy be assigned, the assignee must join in any election. Such election shall be made by sending to the Company at its Home Office written notice thereof together with the Policy for suitable endorsement thereon. This Policy, upon its maturity, if such election shall have been made, shall be surrendered to the Company and a supplementary contract shall be issued for the mode of settlement elected, and the date of such contract shall be the date of receipt at said Home Office of completed proofs of death.

If the net sum payable under the Policy be payable to two or more persons, modes of settlement (1) and (3) are available only if each such person be entitled to receive a separate share of said net sum, in which case each such share shall be settled by the issuance of a separate supplementary contract.

The above modes of settlement (1) and (3) are not available if the payee be a corporation, a partnership or an association.

If so specified in the written notice making election of one of the foregoing modes of settlement, but not otherwise, the supplementary contract may at any time be surrendered to the Company and the Company will pay for the legal surrender thereof, (a) where mode of settlement (1) has been elected, the said net sum together with interest thereon to date of surrender at the rate of three per centum per annum for the fractional part of a year, if any, for which interest shall not have already been paid, (b) where mode of settlement (2) or (3) has been elected, the commuted or then present value computed at three per centum interest, compounded annually, of the then future payments certain of the amounts hereinbefore mentioned; but no such surrender and commutation will be made under mode of settlement (3) except after the death of the payee occurring before all of said twenty annual instalments certain shall have become payable. A payee who has not the right to surrender the supplementary contract to the Company shall not have the right to assign or encumber such contract or any part thereof or any instalment accruing thereon.

Such supplementary contract shall participate annually in the excess of interest earnings over three per centum per annum, at the same excess rate each year as is used in the dividend calculations of that year in the case of policies issued in the same year as this Policy, but if settlement be made under mode of settlement (3), only that part of the supplementary contract providing for instalments for the fixed period of twenty years shall participate. Any excess interest shall be paid annually on the anniversary of the date of issue of the supplementary contract and, where the instalments under mode of settlement (2) or (3) are payable fractionally throughout the year as hereinafter provided, such excess interest shall be calculated on the assumption that the instalments are paid annually at the commencement of each supplementary contract year.

TABLE OF ANNUAL INSTALMENTS FOR EACH \$1,000.

If so requested in writing when making the election, these instalments will be paid in equal fractional parts, semi-annually, quarterly, or monthly, the total of the fractional payments each year being equal to the annual payment provided for by this table.

MODE OF SETTLEMENT (2).		MODE OF SETTLEMENT (3).			
Number of Annual Instalments.	Amount of each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment
2	\$507 39	10 and under	\$39 52	42	\$51 17
3	343 23	11	39 70	43	51 80
4	261 19	12	39 88	44	52 45
5	211 99	13	40 08	45	53 12
6	179 22	14	40 28	46	53 80
7	155 83	15	40 49	47	54 49
8	138 80	16	40 71	48	55 19
9	124 69	17	40 94	49	55 89
10	113 81	18	41 18	50	56 60
11	104 92	19	41 42	51	57 29
12	97 53	20	41 68	52	57 98
13	91 29	21	41 95	53	58 68
14	85 94	22	42 24	54	59 32
15	81 32	23	42 53	55	59 96
16	77 29	24	42 84	56	60 58
17	73 74	25	43 16	57	61 16
18	70 59	26	43 49	58	61 72
19	67 78	27	43 84	59	62 23
20	65 25	28	44 20	60	62 71
25	55 75	29	44 58	61	63 15
30	49 53	30	44 98	62	63 54
		31	45 39	63	63 89
		32	45 82	64	64 20
		33	46 27	65	64 45
		34	46 73	66	64 67
		35	47 22	67	64 85
		36	47 73	68	64 98
		37	48 25	69	65 09
		38	48 79	70	65 16
		39	49 36	71	65 21
		40	49 94	72	65 23
		41	50 54	73 and over	65 25

WAIVER OF PREMIUM IN THE EVENT OF PERMANENT TOTAL DISABILITY.—If the Insured, after payment of premiums for at least one full year, and before default in the payment of any subsequent premium, and before attaining the age of 60 years, and while this Policy is in full force, shall furnish due proof to the Company, at its Home Office, that he has become wholly and permanently disabled by bodily injury or disease, so that he is, and will be, permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, and that such disability has then existed continuously for not less than sixty days, the Company will waive payment of each premium as it thereafter becomes due during the continuance of such disability. In making any settlement under this Policy the Company shall not deduct any part of the premium so waived, and the cash surrender and the loan values provided for in the paragraphs entitled "Options on Surrender or Lapse" and "Loans" and in the "Table of Surrender and Loan Values" shall increase from year to year in the same manner as if the premiums so waived had been paid in cash to the Company regularly when due. Provided that, notwithstanding proof of disability may have b

accepted by the Company as satisfactory, the Insured shall at any time thereafter, and from time to time, but not oftener than once a year, on demand, furnish to the Company due proof of the continuance of such disability, and if the Insured fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work or to follow any occupation whatsoever for compensation, gain, or profit, no further premiums shall be waived.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision, and the Company upon due proof of such loss or severance, will waive the payment of each premium as it thereafter becomes due under the Policy.

The foregoing provisions for waiver of premium shall immediately terminate either, (a) if written request of the Insured therefor is received at the Home Office of the Company together with the Policy for endorsement, or, (b) if the Insured shall, voluntarily or involuntarily, engage in military or naval service in time of war or in any work as a civilian in any capacity whatever in connection with actual warfare.

The additional annual premium of \$2.40, in consideration of which this benefit is granted, is payable for 20 full years or until the prior termination of this benefit. The premium stated on the face of the Policy includes such additional premium, and the premium payable, if any, after the "Waiver of Premium" benefit terminates will be reduced by the amount of such additional premium.

NOTICE.—No agent or other person except the President, Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company has power on behalf of the Company to make, modify or discharge this or any contract of insurance, to extend the time for paying a premium, to waive any lapse or forfeiture, or any of the Company's rights or requirements or to bind the Company by making any promise respecting any benefits hereunder or by accepting any representation or information not contained in the written application for this Policy.

In Witness Whereof, the Company has caused this Policy to be executed this *first* day of *March*, 1916.

W. J. EASTON,

Secretary.

CHARLES A. PEABODY,

President.

Countersigned.....Registrar.

APPLICATION.

THIS APPLICATION is made to THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK. All the following statements and answers, and all those that I make to the Company's Medical Examiner, in continuation of this application, are true, and are offered to the Company as an inducement to issue the proposed policy. I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired. The proposed policy shall not take effect unless and until the first premium shall have been paid during my continuance in good health, and unless also the policy shall have been delivered to and received by me during my continuance in good health; except in case a conditional receipt shall have been issued as hereinafter provided:

7. I do not contemplate any change of occupation, or becoming connected with any military or naval organization or service or going to any foreign or tropical countries except: (if none, so state).

8. Are you connected with any military or naval organization or service, officially or otherwise? (Ans. Yes or No.)

It is understood and agreed that, during the period of one year following the date of issue of the Policy of Insurance for which application is hereby made, (a) the risk of death will not be covered by the Policy if such death occur by my own act, whether sane or insane, (b) I will not engage in any of the following extra-hazardous occupations or employments: retailing intoxicating liquors, handling electric wires or dynamos, blasting, mining, submarine labor, aeronautic ascensions, the manufacture of highly explosive substances, service upon any railroad train or track or in switching or in coupling cars, or on any steam or other vessel, unless written permission is expressly granted by the Company, and (c) if, during said year, I shall engage in military or naval service in time of war or in any work as a civilian in any capacity whatever in connection with actual warfare, and shall die within one year from the date of beginning such service or work, the Company's liability shall be limited to one-fifth of the face amount of the Policy unless, prior to beginning such service or work, payment shall have been made to the Company of a sum equal to three per centum of the face amount of the Policy (or of the present value of the amounts payable after death if the insurance is not payable in one sum). I agree that no agent or other person except the President, Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company has power on behalf of the Company to make, modify or discharge any contract of insurance, to extend the time for paying a premium, to waive any lapse or forfeiture or any of the Company's rights or requirements, or to bind the Company by making any promise respecting any benefits under any Policy issued hereunder or by accepting any representation or information not contained in this application.

MEDICAL EXAMINER'S FORM.

I certify that each and all of the foregoing statements and answers were read by me and are fully and correctly recorded by the Medical Examiner.

312 NATIONAL LIFE INS. CO. OF U. S. OF A., CHICAGO, ILL.

20 PAYMENT LIFE (ENDOWMENT AT 85) NON PARTICIPATING POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$312.30

NATIONAL LIFE INSURANCE COMPANY
OF THE UNITED STATES OF AMERICA,
Chicago, Ill.

Hereby Agrees to Pay Ten Thousand Dollars to Mary Doe (*wife of the Insured*) *if living, if not living, to the Insured's Executors, Administrators or Assigns, or to any other Beneficiary designated by the Insured as hereinafter provided, at the Home Office of the Company in the City of Chicago, Illinois, less any indebtedness to the Company hereon and any unpaid portion of the current year's premium, upon receipt of due proof of the death of John Doe, the Insured hereunder, during the continuance of this Contract, as hereinafter provided.*

ENDOWMENT PROVISION.—If the Insured be living and all premiums shall have been duly paid, this Policy will mature for its face amount and become payable as an endowment to the Insured or legal holder hereof, at the end of the policy year falling nearest to age 85 of the Insured, which date is the end of the endowment period of this Policy; and this contract shall thereupon cease and determine.

CHANGE OF BENEFICIARY.—The Insured shall have the right, at any time when this Policy is in force and not assigned, to change the Beneficiary or Beneficiaries, in accordance with the rules of the Company, by filing with the Company a written request for the change desired and presenting the Policy for endorsement, such change to take effect upon endorsement of the same upon the Policy by the Company.

The Total and Permanent Disability Benefit Provision attached hereto is hereby expressly referred to and made a part of this contract.

BENEFITS, PRIVILEGES AND PROVISIONS

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date, except for non-payment of premium, and except for violation of its conditions in regard to military or naval service in time of war. If, however, the age of the Insured has been misstated, the amount payable under this Policy, either within or after the contestable period, shall be such amount of insurance as the premium paid would have purchased at the rate for the correct age of the Insured. Age will be admitted on satisfactory proof.

The Insured may serve in the militia in time of peace, or for the purpose of preserving order in case of riot; but in time of war, before engaging in hostilities, a written permit must be obtained from the Company. On written request and payment of the extra premium charged therefor, a permit will be granted for military or naval service in time of war. In case of the death of the Insured from service in war, without such permit, the liability of the Company shall be limited to the reserve hereon.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month (not less than thirty days), without interest, will be allowed in the payment of each premium after the first, during which month the

insurance will continue in force; and if the Insured shall die within the month of grace, the unpaid premium for the current policy year will be deducted from the amount payable under this Policy.

REINSTATEMENT.—This Policy, if not previously surrendered to the Company, will be reinstated at any time after date of default in payment of premium, upon written application therefor accompanied by proof of insurability satisfactory to the Company, and upon the payment of premiums to date of reinstatement, with interest at the rate of six per cent per annum, and payment or reinstatement, with interest at contract rate, of any indebtedness existing at the date of such default.

CASH LOANS.—At any time while this Policy is in force under its original premium paying condition, the Company will advance on proper assignment of the Policy and on the sole security thereof any sum not exceeding the cash surrender value of the Policy at the end of the current policy year, less any outstanding indebtedness on or secured by the Policy and any unpaid balance of the premium for the current policy year. Interest on any such loan will be at the rate of six per cent per annum and will be payable in advance to the end of the current policy year and annually in advance thereafter. Failure to repay any such advance or loan or to pay interest, shall not avoid the Policy unless the total indebtedness thereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month (not less than thirty days) after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any. The Company shall have the right to defer the making of any loan available under this Policy (unless such loan is for the purpose of paying renewal premiums on policies of this Company) for a period not exceeding ninety days from receipt of written application for loan.

NON-FORFEITURE PROVISIONS

VALUES UPON SURRENDER OR LAPSE.—After premiums shall have been paid hereon for three full years, in case of default in premium payments, the Insured or the legal holder hereof shall be entitled:

CASH SURRENDER VALUE.—To receive the Cash Surrender Value of this Policy, upon legal surrender thereof to the Company at its Home Office within two months after date of default. Payment of cash value may be deferred by the Company for not to exceed ninety days from receipt of written application therefor by the Company; or,

PAID-UP INSURANCE.—Upon written application and legal surrender of this Policy to the Company at its Home Office, within two months after default, to have this Policy reissued by endorsement as a Paid-Up Non-Participating Policy payable at the same time and on the same conditions as this Policy, for such amount as the Cash Surrender Value of this Policy, less any indebtedness thereon, will purchase, applied as a net single premium at the attained age of the Insured, according to the American Experience Table of Mortality, with interest at the rate of three and one-half per cent. per annum; or,

EXTENDED INSURANCE.—To have the Policy automatically extended in force from date of default, without the right to loans, for its face amount less any indebtedness thereon, for the number of years and complete months which the Cash Surrender Value of this Policy at date of default, less any indebtedness thereon, will purchase, applied as a net single premium at the attained age of Insured, according to the American Experience Table of Mortality, with interest at the rate of three and one-half per cent. per annum. If the sum applicable to purchase extended insurance be more than sufficient to extend the insurance to the end of the endowment period of the Policy, then the balance will be applied to the purchase of a non-participating pure endowment payable to the Insured or the legal holder hereof, at the end of the endowment period, on which date the insurance shall cease.

The Cash Surrender Values of this Policy, as set forth in the following table, are the full reserve thereon, according to the American Experience Table of Mortality with interest at the rate of three and one-half per cent. per annum.

The figures in the following table are computed in accordance with the foregoing provisions and upon the assumption that there is no indebtedness on the Policy. They are stated for completed insurance years only, and in case of default in payment of premium due at an intermediate period, the non-forfeiture values will be computed on the same basis as the corresponding values for the end of the policy year last expired, and subject to the same conditions.

TABLE OF EXTENDED AND PAID-UP INSURANCE, CASH AND LOAN VALUES.

After Pre- miums have been Paid for Full Years	Extended Insurance			Paid-up Endowment	Cash Surren- der and Loan Values
	Years	Months	Cash at End of Period		
3 Years	4	11	\$	\$ 1090 00	\$ 431 10
4 "	7	7	\$	1630 00	658 30
5 "	10	2	\$	2170 00	894 00
6 "	12	7	\$	2700 00	1138 50
7 "	14	8	\$	3240 00	1392 20
8 "	16	7	\$	3770 00	1655 30
9 "	18	2	\$	4300 00	1928 40
10 "	19	7	\$	4820 00	2211 50
11 "	20	10	\$	5350 00	2505 20
12 "	21	11	\$	5870 00	2809 80
13 "	22	11	\$	6390 00	3125 60
14 "	23	10	\$	6900 00	3453 10
15 "	24	10	\$	7420 00	3792 60
16 "	25	10	\$	7930 00	4144 60
17 "	27	1	\$	8440 00	4509 80
18 "	28	7	\$	8960 00	4889 00
19 "	30	11	\$	9470 00	5283 10
20 "		Full Pa	id For	10000 00	5693 00
25 "					6311 00
30 "					6940 60

Loan and Surrender Values of this Policy for years after the twentieth year, are equivalent to the full reserve, and will be furnished on request.

This Policy, together with the application therefor, a copy of which is hereto attached and made a part hereof, shall constitute the entire contract between the parties hereto.

All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties; and no such statement shall avoid this Policy unless it is contained in the written application therefor, a copy of which application is attached hereto.

Agents are not authorized to alter or modify this Policy of Insurance, or to extend the time for the payment of any premium.

This Policy is not entitled to participate in the profits or divisible surplus of the Company.

The Company, upon request, will furnish blanks for proof of death under this Policy. Proof of death must be furnished to the Company at its Home Office in Chicago, Illinois.

All premiums are payable at the Home Office, but will be accepted elsewhere if paid to an agent in exchange for a receipt, signed by the President, Vice-President, Secretary or Actuary and countersigned by the agent designated thereon. This insurance is granted upon condition that all premiums be promptly paid when due, and failure to pay any premium, or any part thereof, when due, shall forfeit and cancel this contract and terminate all obligations of the Company under this Policy, except as herein otherwise pro-

vided. No act or series of acts upon the part of the Company in sending premium notices and accepting premium payments after maturity shall constitute or evidence a waiver of the provisions of this paragraph.

The insurance under this Policy is based upon annual premiums, payable in advance, but premiums may be paid in semi-annual or quarterly installments, in advance, at the option of the Insured, as follows: \$162.33 semi-annually, carrying the insurance for six months; or \$82.63 quarterly, carrying the insurance for three months; with one month of grace on each premium after the first as elsewhere provided herein.

Any assignment of this Policy must be acknowledged and made in duplicate, and both copies must be sent to the Home Office, one of which will be returned with endorsement. The Company will not assume responsibility for the validity of any assignment, and any claim arising under an assignment will be subject to satisfactory proof of insurable interest. Forms for assignment will be furnished by the Company.

The Reserve Values on this Policy are computed according to the American Experience Table of Mortality, with interest at the rate of three and one-half per cent. per annum.

INSTALLMENT OPTIONS

This Policy is issued payable in one sum on the death of the Insured, but the Insured may at any time, upon written consent of the assignee or irrevocable beneficiary, if any, change the manner of such payment from one sum to such number of limited installments as the Insured may elect, as provided in the following Table of Limited Installments, by giving written notice to the Company at its Home Office in Chicago, Illinois, accompanied by this Policy for endorsement. The Insured may at any time during his lifetime in like manner direct that the beneficiary shall have the right, when any installment becomes due, to commute and receive in one sum the then present cash value of all unpaid installments, computed on the basis of interest at the rate of three and one-half per cent. per annum. The beneficiary, without such direction, shall not have such right.

In like manner, the Insured may, if there is but one beneficiary under the Policy, direct that the proceeds of the Policy shall become payable in continuous installments during the lifetime of the beneficiary; the amount of each installment, according to the age at last birthday of the beneficiary, at date of death of the Insured, being indicated in the following Table of Continuous Installments.

In like manner, the Insured may at any time subsequently change any selection of Installment Benefits; or revoke any selection, thereby making this Policy again payable in one sum.

In the event of the death of the beneficiary after the maturity of this Policy and before the payment of the total number of installments payable hereunder, the executor or administrator of such beneficiary shall have the right to commute into one cash payment the then present value of the unpaid installments, computed on the basis of interest at the rate of three and one-half per cent. per annum.

The first installment under this Contract shall be due immediately upon receipt of due proof of the death of the Insured, and subsequent installments shall be paid annually thereafter, upon each succeeding anniversary of the first payment, until all installments due shall have been paid.

The following tables are based upon \$1,000.00 of insurance, and will apply *pro rata* to the amount payable under this Policy, in event of the death of the Insured while this Policy is in force. If, however, the amount due is less than \$1,000.00, it shall be paid in one sum and not in installments.

TABLE OF LIMITED INSTALLMENTS

Number of Installments	20	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2
Amount of Each	\$58.82	\$57.98	\$70.47	\$73.25	\$76.37	\$79.88	\$83.88	\$88.47	\$93.77	\$99.88	\$107.33	\$116.17	\$127.00	\$140.55	\$158.01	\$181.32	\$213.98	\$253.84	\$304.88	\$368.59

*ILLUSTRATION.—If the selection of 20 Installments is made, the amount of each Installment will be \$67.98 for each \$1,000.00 insurance payable; twenty of said annual installments to be paid after the death of the Insured.

TABLE OF CONTINUOUS INSTALLMENTS

Twenty-five Annual Installments at least to be paid, but Installments to continue during the entire life-time of beneficiary. (Payment by Continuous Installments cannot be selected if there is more than one beneficiary under this Policy.)

Age of Beneficiary at Death of Insured	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Amount of Each Installment	\$49.25	\$40.44	\$40.83	\$40.82	\$41.03	\$41.24	\$41.46	\$41.68	\$41.83	\$42.18	\$42.44	\$42.71	\$42.98	\$43.28	\$43.58	\$43.88	\$44.23	\$44.58	\$44.88
Age of Beneficiary at Death of Insured	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
Amount of Each Installment	\$45.38	\$45.88	\$46.07	\$46.48	\$46.88	\$47.34	\$47.78	\$48.25	\$48.72	\$49.28	\$49.88	\$50.18	\$50.88	\$51.28	\$51.72	\$52.28	\$52.74	\$53.24	\$53.74
Age of Beneficiary at Death of Insured	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
Amount of Each Installment	\$54.22	\$54.88	\$55.13	\$55.58	\$55.87	\$56.34	\$56.88	\$57.01	\$57.38	\$57.58	\$57.78	\$57.98	\$58.14	\$58.28	\$58.38	\$58.47	\$58.53	\$58.57	\$58.57

*ILLUSTRATION.—If at the death of the Insured the beneficiary should be 35 years of age last birthday, the amount of each Annual Installment will be \$47.79 for each \$1,000.00 of insurance, payable during the entire life-time of the beneficiary, but if the beneficiary should die before the 25 Installments shall have been paid, the remainder of the 25 Installments shall be commuted and paid in one sum to the executors, administrators or assigns of the beneficiary.

This insurance is granted in consideration of the payment in advance of a premium of *Three Hundred Twelve Dollars and Thirty Cents* (which may, however, be paid in semi-annual or quarterly installments, as elsewhere provided herein), for one year's term insurance, terminating on the *First* day of *March*, 1917, and the minimum reserve, if any, required by law, and in further consideration of the payment of an annual renewal premium of *Three Hundred Twelve Dollars and Thirty Cents* on or before the *First* day of each *March* thereafter during the continuance of this Contract, or until renewal premiums for *nineteen* complete years shall have been paid.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA has caused this Agreement to be signed by its President and Secretary at Chicago, Illinois, this *First* day of *March* in the year Nineteen Hundred and *Sixteen*.

Countersigned

ROBERT D. LAY,
Secretary.

A. M. JOHNSON,
President.

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED
STATES OF AMERICA.

Home Office: National Life Building, Chicago.

Provision for

Total and Permanent Disability Benefit.

Attached to and forming a part of Policy No. 99,999.

1. After one full year's premium shall have been paid and before default in payment of any subsequent premium, if the Insured prior to attaining the age of sixty years shall furnish to the Company due proof that he has become totally disabled by bodily injury or disease, while said Policy is in force, so that he is and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit or from following any gainful occupation, the Company by endorsement upon said Policy will agree to pay for the Insured the subsequent annual premiums, if any, as they shall become due. Any premium or premiums paid by the Company as above provided shall not be a lien upon said Policy, and the loan and surrender values provided therein shall be the same as though premiums had been paid in cash. In addition to, or independently of, all other causes of total and permanent disability, the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrist, or both feet at or above the ankles, or of one entire hand and one entire foot, as total and permanent disability within the meaning of this provision.

2. One year after receipt of due proof of disability as provided in paragraph 1, the Insured or the legal holder may draw a sum equal to one-tenth of the face amount of said Policy, and a

like sum annually thereafter during the continuance of such disability. The Policy must be returned to the Company for endorsement thereon of each payment. In the event of death of the Insured before the total sums so drawn equal the face amount of the Policy, the difference between the amount drawn and the face amount of the Policy at date of disability shall become payable to the beneficiary under said Policy or to the legal holder thereof.

3. If the Insured after he has attained the age of sixty shall furnish proof of disability as required under paragraph 1 above, the Company, by endorsement on said Policy, will agree to waive the payment of all premiums falling due after receipt of such proof, but in that event the amount payable at maturity of the Policy or as a cash surrender value or loan value shall be reduced by the amount of the premiums so waived without interest and the paid-up surrender value shall be correspondingly reduced.

4. Each payment made under the terms of paragraph 2 above shall reduce, by its amount, the sum insured. If at the time any such payment becomes due, there shall be an indebtedness on said Policy in excess of the cash surrender value of the reduced amount of insurance, the Company will apply such part of the payment as may be necessary to reduce the indebtedness, including accrued interest, to the amount secured by such cash surrender value.

5. It is expressly agreed, however, as a condition precedent to the continuation of premium payments or installment payments by the Company, that as often as required by the Company, but not oftener than once a year, the Insured shall furnish satisfactory proof of the continuance of such total disability; and if the Insured shall recover so as to be able to engage in any gainful occupation, the Company's obligation to pay the premium or to pay installments, shall thereupon cease and the Insured shall resume payment of the premiums in accordance with said Policy on the first premium due date following such recovery. But if the amount of the insurance shall have been reduced under any of the foregoing provisions, such reduced amount of insurance shall thereafter be the face amount of the Policy and the premiums thereafter falling due, as well as all benefits under the Policy, will be reduced in proportion to the reduced amount of insurance.

6. This Total and Permanent Disability Benefit Provision is issued in consideration of an extra premium of \$6.90 per annum, which is included in the whole annual premium under said Policy. On any anniversary of said Policy, this disability provision may be cancelled in writing by the Insured in which event the Policy shall be returned to the Company for endorsement, and all subsequent annual premiums falling due will be reduced by the amount of the extra premium above stated. Any annual premium or premiums falling due on or after the anniversary of said Policy nearest to age 60 of the Insured, shall be reduced by the amount of the extra premium above stated.

Dated at Chicago, Illinois, this *first* day of *March*, 1916.

ROBERT D. LAY,
Secretary.

A. M. JOHNSON,
President.

APPLICATION.

I represent on behalf of myself, and of any person who shall have or claim an interest in any Policy issued under this application, that all of the above answers, as well as those I have made or may hereafter make to the Company's Medical Examiner, are full, complete and true. I agree to pay the first premium upon any Policy issued hereon; and further agree that the Company shall incur no liability under this application until it has been received and approved, the Policy issued thereon by the Company and delivered to me, and the premium actually paid to and accepted by the Company or its authorized agent, all during my lifetime and present condition of health.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read all statements and answers in both parts of this application, and represent and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder, that said statements and answers, as therein written, are full, complete and true, and shall be the basis of and the consideration for the contract hereby applied for and for any additional contract of insurance that may be issued on the faith hereof; and agree that if within a period of one year from the date of any policy that may be issued upon this application, I shall die from self-destruction, sane or insane, or as a result of an aeronautic ascension, the Company's liability under such Policy shall be limited to a sum equal to the premiums actually received by it.

I hereby expressly waive, on behalf of myself and of any person who shall have or claim any interest in any Policy issued hereunder all provisions of law now existing or that may hereafter exist, preventing any physician or other person from disclosing any information acquired in attending me in a professional capacity or otherwise, or rendering such physician or person incompetent to testify as a witness in any manner whatever; and I further hereby consent that any such physician or person shall also disclose to the Company any such information.

20-PREMIUMS LIFE POLICY.

No. 99,999.

AGE 35.

SUM INSURED, \$10,000.

ANNUAL PREMIUM, \$372.70.

NATIONAL LIFE INSURANCE COMPANY.

An Insurance of Ten Thousand Dollars is hereby granted on the life of *John Doe* of *Montpelier, Vermont*, immediately payable upon receipt at the Home Office of the Company in Montpelier, Vermont, of due proofs of the death of the Insured during the continuance of this policy, to *his wife, Mary Doe*.

CHANGE OF BENEFICIARY. The right is reserved to the Insured, if no assignment of this policy has been duly filed with the Company, to designate a new beneficiary, from time to time by filing written notice thereof at the Home Office of the Company. Such change shall take effect only upon its endorsement on the policy by the Company in the lifetime of the Insured. If any beneficiary shall die before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise provided by this policy.

CONSIDERATION. This policy is issued in consideration of the application therefor and a premium of *Three hundred seventy two 70-100* Dollars, to be paid to this Company upon delivery of this policy, and of the payment of a like sum on or before the *first day of January* in every year during the lifetime of the Insured, until *twenty* full years' premiums have been paid.

INCONTESTABILITY. This policy shall be incontestable after one year from its date of issue, except for non-payment of premiums.

PARTICIPATION. This policy shall participate in the surplus of the Company and the Company will annually determine an account for the portion of the divisible surplus accruing hereon. Dividends, when declared, shall become absolutely the property of the Insured and at his option may be: 1st, Paid in cash or 2nd, Applied toward the payment of any premium or premiums; or 3rd, Converted into additional paid-up participating insurance; or 4th, Deposited with the Company subject to the payment annually of three per cent interest thereon, together with the share of surplus interest apportioned on account of the policy by the directors of the Company. Such deposits may be

withdrawn at any time and will be included in any cash settlement of this policy. Unless the Insured shall elect otherwise prior to thirty days after any dividend is due, the same will be paid in cash.

POLICY THE ENTIRE CONTRACT. This policy and its application, which is made a part hereof and a copy of which is hereon, endorsed, together with General Provisions contained on the reverse of this page, which are hereby made a part of this policy as fully as if they were recited at length over the signatures hereunto affixed, constitute the entire contract between the parties.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY has, by its President and Secretary, signed this policy this first day of January, 1914, at Montpelier, Vermont.

O. D. CLARK,
Secretary.

JOS. A. DE BOER,
President.

GENERAL PROVISIONS.

NON-FORFEITURE. (a) On failure to pay any premium or any part thereof, or any premium note or interest thereon, when due, this policy, except as otherwise provided herein, shall immediately lapse; if, however, lapse occurs after three full years premiums have been paid, the owner of the policy shall be entitled, at the end of successive policy years, to one of the settlements specified in the following table, which are: *First*, without action of the Insured, Non-participating Continued Term Insurance for \$10,000 for the specified term counting from the anniversary date to which full years premiums have been paid; or *Second*, on application and legal surrender of this policy within three months, a participating Paid-up Policy; or *Third*, on application and legal surrender of this policy within three months, a Cash Value.

TABLE OF CONTINUED AND PAID-UP INSURANCE AND CASH OR LOAN VALUES

At End of	Continued Insurance	Paid-up Insurance	Cash or Loan Value	At End of	Continued Insurance	Paid-up Insurance	Cash or Loan Value
1st Year	6 Years 224 Days	1,530	582.00	18th Year	22 Years 195 Days	6,550	3,901.00
2d "	9 " 332 "	2,040	844.60	19th "	23 " 126 "	7,040	3,837.00
3d "	11 " 36 "	2,550	1,115.20	20th "	24 " 70 "	7,530	4,183.20
4th "	13 " 15 "	3,060	1,394.00	21st "	25 " 35 "	8,020	4,541.10
5th "	14 " 290 "	3,560	1,681.40	22nd "	26 " 309 "	8,510	4,910.70
6th "	16 " 216 "	4,070	1,977.70	23rd "	27 " 37 "	9,000	5,293.10
7th "	18 " 52 "	4,570	2,263.10	24th "	28 " 202 "	9,500	5,685.30
8th "	19 " 172 "	5,060	2,557.80	25th "	" " " "	10,000	6,093.20
9th "	20 " 227 "	5,560	2,862.40	26th "	" " " "	" " " "	6,667.20
10th "	21 " 230 "	6,050	3,176.80	27th "	" " " "	" " " "	7,232.40

(b) The above table of values represents the full reserves according to the American Experience Table of Mortality with interest at three per cent less deductions (already made) in the amount applicable to purchase continued insurance of not exceeding at any time two and one-half per cent of the amount insured and in the cash or loan values of not exceeding one per cent of

the amount insured up to the end of the seventh policy year, said values for the eighth and any subsequent year being the full reserve; and with no deduction at any time in paid-up insurance. The corresponding values for intervening and subsequent years will be extended on request upon a like basis of calculation. To these cash surrender or loan and paid-up insurance values will be added in any settlement the full reserve or face values respectively of any dividend additions in force.

(c) Should default occur in the payment of any quarterly or semi-annual premium within the policy year, the cash or paid-up or continued insurance values will be the values at the beginning of the year plus a proportionate part of the increase in values by the table for such year.

(d) Any indebtedness to the Company on account of this policy, unless otherwise provided in this policy, will be deducted from the cash value and will also proportionately reduce the value applicable to purchase paid-up insurance and applicable to determine the amount at risk under continued insurance.

(e) Paid-up and continued insurance may be surrendered at any time for a cash value, computed upon the basis of calculation specified in paragraph (b) preceding.

LOANS. After three full annual premiums have been paid, the Company will loan upon the sole security of this policy at any time while continued in force, and upon receipt by it of this policy duly assigned, up to the limit secured by the above specified cash or loan values at the end of the policy year within which application for the loan is made. The rate of interest on such loan shall not exceed six per cent per annum and if such interest be not paid, when due, it shall be added to the principal until the limit of said cash surrender value has been reached, whereupon, if then the interest be not paid, the policy shall become null and void, but not until one month after notice shall have been mailed by the Company to the last known address of the person to whom the loan was made and of the Insured and any assignee. All or any part of a loan may be paid at any time while the policy is in force.

Loans will in like manner be made upon a paid-up policy (but not on continued insurance) up to the limit secured by its cash value.

Note.—No loan will be made if the Insured or any beneficiary is a minor, or cannot make a legal transfer.

PREMIUM PAYMENTS. All premiums, both first and renewal, are payable at the Home Office or to an agent of the Company upon delivery, on or before date due, of a receipt signed either by the Secretary or Actuary of the Company and countersigned by said agent. Notes for premiums will be accepted on the sole signature of the Insured, provided this policy be not duly assigned, so long as the free loan value of the policy is sufficient security therefor, and such notes will be a lien on the policy as fully as if executed by all persons having an interest therein. All or any part

of a premium note may be paid at any time while the policy is in force.

Premium payments, on written request of the Insured to the Home Office, may be changed so as to be made payable annually, semi-annually or quarterly, in accordance with the published rates in force at date of issue.

GRACE. A grace of thirty-one days will be granted for payment of every premium after the first, holding the insurance in full force, but if death occurs during said period, the overdue premium will be deducted in any settlement of this policy.

INSTALMENT SETTLEMENTS. (a) The Insured, provided this policy has not been assigned, on written notice to the Company and the return of this policy for such endorsement, may provide for the payment of its proceeds as follows:

(1) To have the Company retain all or part of such proceeds, subject to its payment annually to the beneficiary of three per cent interest thereon, first payment one year after maturity of this policy. If this mode of settlement is used, the Company will on the death of the beneficiary pay the principal sum, with pro rata interest to date, to the executors, administrators or assigns of said beneficiary, or at any anniversary, upon request of the beneficiary, unless it has been otherwise ordered by the Insured, it will pay the principal sum in full in determination of its entire obligation.

(2) To have all or any part of such proceeds paid to the beneficiary in equal yearly instalments certain as per table on fourth page hereof, first payment immediate.

(3) To have all or any part of such proceeds paid to the beneficiary in a given number of instalments certain and also during the after lifetime of the beneficiary, first payment immediate, as per table on fourth page hereof.

FRACTIONAL PAYMENTS. (b) The Instalment Settlements will be paid yearly, half-yearly, quarterly or monthly, as written notice to the Company may direct, and the half-yearly, quarterly and monthly payments will bear such ratio to the annual payments appearing in the table as the decimal in the table specifies; but no form of Instalment Settlements will be granted which calls for a periodical payment of less than ten dollars.

BENEFICIARY RIGHTS. (c) The guarantees next immediately preceding are subject to these further mutual understandings: The Company will pay the beneficiary at any time the commuted value of unpaid instalments certain, computed at three per cent interest yearly, unless otherwise directed by written notice from the Insured. The beneficiary may make use of any of the modes of payment by instalments herein provided unless the Company has been otherwise directed by written notice from the Insured and provided this policy does not stand assigned.

SURPLUS INTEREST PARTICIPATION. Interest payments under paragraph (1) and instalment certain settlements under paragraphs (2) and (3), will include the share of surplus interest apportioned on account of this policy by the directors of the Company, to be paid annually beginning with the first annual interest payment or on the anniversary of the payment of the first instalment certain.

POST MORTEM DIVIDEND. If this policy after one year from its date becomes a claim by death, a mortuary dividend will be paid in cash in addition to the policy proceeds.

CONVERTIBILITY. While this policy is in full force and on proper application by the Insured, the Company will at any anniversary date change it, without medical re-examination, to any form of participating insurance then issued by it which requires a higher premium rate, on the payment of such an amount as may be required by the Company for such change. The new policy shall bear the same date and be for the same amount as this policy.

ACCELERATIVE PAID-UP POLICY. Whenever at the end of any policy year the reserve of the policy and of any reversionary additions plus the accumulation of dividends left with the Company is sufficient to buy paid-up participating insurance for the face of the policy the Insured may, on his written application made to the Home Office, have the policy converted to paid-up participating life insurance computed on the basis of a net single premium according to the American Experience Table of Mortality with interest at three per cent.

ACCELERATIVE ENDOWMENT. When the aggregate amount of reserves and accumulations left with the Company equals the face amount of this policy the Company will, on legal surrender, pay such amount as a matured endowment less any indebtedness to the Company hereon or secured hereby.

REINSTATEMENT. In case of lapse of this policy, provided it has not been surrendered to the Company, it may be reinstated at any time on written application therefor, and upon satisfactory evidence of insurability and the payment of all its premium arrears and reinstatement or payment of any indebtedness existing at the date of original default, with interest not exceeding six per cent per annum.

MISSTATEMENT IN AGE. If the age of the Insured has been misstated, on satisfactory proof thereof the amount payable under this policy shall be such as the premium would have purchased at the correct age, or at the option of the Insured the premium may be adjusted and credit given to the Insured or to the Company, according to the Company's published rate at date of issue.

ASSIGNMENTS. The Company assumes no responsibility for the validity of any assignment of this policy, nor will any assignment of this policy be recognized until it has been duly filed with the Company at its Home Office.

Note.—The claim of any assignee shall be subject to proof of interest. The interest of any minor (beneficiary or assignee) must be released by a legally appointed guardian, duly authorized by the appointing court before any adjustment of this policy will be made.

SETTLEMENT. Any indebtedness to the Company on account of this policy, including any deferred premiums for the uncompleted policy year, will be deducted in any settlement of this policy as a claim by death.

REPRESENTATIONS. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defence of a claim upon it unless contained in the written application and unless a copy of the application is endorsed on the policy when issued.

ALTERATIONS. No one except the President, a Vice President, Secretary or Actuary of the Company, has power, in behalf of the Company, to make or modify this policy, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promises or by accepting any representation or information not contained in the application for this policy. These powers will not be delegated.

LIMITATION OF ACTION. No action at law or in equity shall be commenced against the Company for claim under this policy after six years from the time cause of action shall accrue, and it is agreed that, in case of claim by death, cause of action, if any, shall accrue on the date of death of the Insured.

NOTICE TO MEMBERS. The Insured is hereby notified that all claims under this policy are payable at the Home Office in Montpelier, Vermont; that he is a member of the National Life Insurance Company during the continuance of this policy and of any paid-up or continued insurance arising therefrom, and that the annual meetings of the Company are holden at its Home Office in Montpelier, Vermont, on the 3rd Tuesday of January, in each year, at 10 o'clock A. M.

INSTALLMENT TABLE

INSTALMENT SETTLEMENTS ON BASIS OF \$1,000 OF INSURANCE PROCEEDS									
PREMIUM NO. 60				PREMIUM NO. 61					
M	Y	M	Y	M	Y	M	Y	M	Y
1	000	00	1003	70	123	27	177	24	1000
2	000	00	1003	70	123	27	177	24	1000
3	000	00	1003	70	123	27	177	24	1000
4	000	00	1003	70	123	27	177	24	1000
5	000	00	1003	70	123	27	177	24	1000
6	000	00	1003	70	123	27	177	24	1000
7	000	00	1003	70	123	27	177	24	1000
8	000	00	1003	70	123	27	177	24	1000
9	000	00	1003	70	123	27	177	24	1000
10	000	00	1003	70	123	27	177	24	1000
11	000	00	1003	70	123	27	177	24	1000
12	000	00	1003	70	123	27	177	24	1000
13	000	00	1003	70	123	27	177	24	1000
14	000	00	1003	70	123	27	177	24	1000
15	000	00	1003	70	123	27	177	24	1000
16	000	00	1003	70	123	27	177	24	1000
17	000	00	1003	70	123	27	177	24	1000
18	000	00	1003	70	123	27	177	24	1000
19	000	00	1003	70	123	27	177	24	1000
20	000	00	1003	70	123	27	177	24	1000
21	000	00	1003	70	123	27	177	24	1000
22	000	00	1003	70	123	27	177	24	1000
23	000	00	1003	70	123	27	177	24	1000
24	000	00	1003	70	123	27	177	24	1000
25	000	00	1003	70	123	27	177	24	1000
26	000	00	1003	70	123	27	177	24	1000
27	000	00	1003	70	123	27	177	24	1000
28	000	00	1003	70	123	27	177	24	1000
29	000	00	1003	70	123	27	177	24	1000
30	000	00	1003	70	123	27	177	24	1000
31	000	00	1003	70	123	27	177	24	1000
32	000	00	1003	70	123	27	177	24	1000
33	000	00	1003	70	123	27	177	24	1000
34	000	00	1003	70	123	27	177	24	1000
35	000	00	1003	70	123	27	177	24	1000
36	000	00	1003	70	123	27	177	24	1000
37	000	00	1003	70	123	27	177	24	1000
38	000	00	1003	70	123	27	177	24	1000
39	000	00	1003	70	123	27	177	24	1000
40	000	00	1003	70	123	27	177	24	1000
41	000	00	1003	70	123	27	177	24	1000
42	000	00	1003	70	123	27	177	24	1000
43	000	00	1003	70	123	27	177	24	1000
44	000	00	1003	70	123	27	177	24	1000
45	000	00	1003	70	123	27	177	24	1000
46	000	00	1003	70	123	27	177	24	1000
47	000	00	1003	70	123	27	177	24	1000
48	000	00	1003	70	123	27	177	24	1000
49	000	00	1003	70	123	27	177	24	1000
50	000	00	1003	70	123	27	177	24	1000
51	000	00	1003	70	123	27	177	24	1000
52	000	00	1003	70	123	27	177	24	1000
53	000	00	1003	70	123	27	177	24	1000
54	000	00	1003	70	123	27	177	24	1000
55	000	00	1003	70	123	27	177	24	1000
56	000	00	1003	70	123	27	177	24	1000
57	000	00	1003	70	123	27	177	24	1000
58	000	00	1003	70	123	27	177	24	1000
59	000	00	1003	70	123	27	177	24	1000
60	000	00	1003	70	123	27	177	24	1000
61	000	00	1003	70	123	27	177	24	1000
62	000	00	1003	70	123	27	177	24	1000
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64	000	00	1003	70	123	27	177	24	1000
65	000	00	1003	70	123	27	177	24	1000
66	000	00	1003	70	123	27	177	24	1000
67	000	00	1003	70	123	27	177	24	1000
68	000	00	1003	70	123	27	177	24	1000
69	000	00	1003	70	123	27	177	24	1000
70	000	00	1003	70	123	27	177	24	1000
71	000	00	1003	70	123	27	177	24	1000
72	000	00	1003	70	123	27	177	24	1000
73	000	00	1003	70	123	27	177	24	1000
74	000	00	1003	70	123	27	177	24	1000
75	000	00	1003	70	123	27	177	24	1000
76	000	00	1003	70	123	27	177	24	1000
77	000	00	1003	70	123	27	177	24	1000
78	000	00	1003	70	123	27	177	24	1000
79	000	00	1003	70	123	27	177	24	1000
80	000	00	1003	70	123	27	177	24	1000
81	000	00	1003	70	123	27	177	24	1000
82	000	00	1003	70	123	27	177	24	1000
83	000	00	1003	70	123	27	177	24	1000
84	000	00	1003	70	123	27	177	24	1000
85	000	00	1003	70	123	27	177	24	1000
86	000	00	1003	70	123	27	177	24	1000
87	000	00	1003	70	123	27	177	24	1000
88	000	00	1003	70	123	27	177	24	1000
89	000	00	1003	70	123	27	177	24	1000
90	000	00	1003	70	123	27	177	24	1000
91	000	00	1003	70	123	27	177	24	1000
92	000	00	1003	70	123	27	177	24	1000
93	000	00	1003	70	123	27	177	24	1000
94	000	00	1003	70	123	27	177	24	1000
95	000	00	1003	70	123	27	177	24	1000
96	000	00	1003	70	123	27	177	24	1000
97	000	00	1003	70	123	27	177	24	1000
98	000	00	1003	70	123	27	177	24	1000
99	000	00	1003	70	123	27	177	24	1000
100	000	00	1003	70	123	27	177	24	1000

In settlement of the Instalments Certain there will be added annually the share of surplus interest apportioned by the directors

On the death of the beneficiary before the agreed number of Instalments Certain have been paid, the commuted value of the remaining Instalments Certain will be paid to the executors, administrators or assigns of the beneficiary, unless the Company has been otherwise directed by written notice from the Insured.

If payments are to be made half-yearly, find the amount of each payment by multiplying the annual payment by the decimal .5037; if quarterly by the decimal .2528; and if monthly by the decimal .0844.

APPLICATION FORM A.

I hereby agree that this application and the answers made to the Medical Examiner and the policy applied for shall constitute the entire contract between the parties hereto.

APPLICATION FORM B.

I HEREBY CERTIFY that I have read all the statements and answers in this application (Forms A and B), and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder: That no material circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made to the Company's medical examiner, are complete and true and shall be the basis of the policy hereby applied for;

That there shall be no contract of insurance until a policy shall have been issued and delivered to me and the premium thereon paid to the Company, or its authorized agent, during my life time and good health; and

That if, within one year from the date of the policy, I shall suicide or destroy myself, sane or insane, the policy hereby applied for shall be null and void and the Company discharged from liability except for the premium paid.

20-PREMIUMS LIFE POLICY WITH DISABILITY
BENEFIT RIDER.

No. 99999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM; \$369.00.

NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY

OF BOSTON, MASSACHUSETTS.

In Consideration of the application upon which this Policy is issued, which is made a part hereof, and of the payment in advance of *three hundred and sixty-nine* Dollars, and of the payment of a like sum on or before the *first* day of *January* in each year thereafter during the life of *John Alden, of Plymouth, Massachusetts*, the Insured, until twenty annual premiums have been paid, whereupon all payment of premiums shall cease, the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY Promises and Agrees to Pay, at its office in the City of Boston, upon due proof of the death of the said Insured, *Ten Thousand* Dollars, to *Priscilla Alden, his wife, if she shall survive him, otherwise to his executors, administrators or assigns, with.....right of revocation, less any indebtedness to the Company on account of or secured by this Policy, and less any unpaid portion of the premium for the then current policy year. If the age of the Insured has been misstated in the application herefor the amount payable shall be such as the premium paid would have purchased at the rate for the correct age.*

In case of the non-payment of any premium when due or during the period of grace, this Policy shall cease to be in force and shall have no value except as provided by the Non-Forfeiture Provisions hereinafter set forth.

When the right of revocation has been reserved, the Insured (with the assent of the Assignee, if any), upon written request filed with the Company at its Home Office, may from time to time designate a new Beneficiary hereunder, or have the Policy made payable to his estate, such change to take effect only when endorsed hereon by the Company.

If the Insured, whether sane or insane, shall die by his own hand or act within one year from the date hereof, this Policy shall be void and shall have no value; but in such event the Company will return the premium paid.

This Policy and the application constitute the entire contract between the parties hereto, and all statements made by the Insured, in the absence of fraud, shall be deemed representations and not warranties, and no such statement shall avoid, or be used in defense to a claim under, this Policy unless it is contained in the application and a copy of such application is endorsed hereon.

After one year from the date of issue, this Policy

shall be incontestable except for non-payment of premiums, and no waiver of any of its conditions shall be valid unless made in writing and signed by the President, Vice-President, Secretary or an Assistant Secretary of the Company.

The Rights, Options and Non-Forfeiture Provisions set forth on pages two and three are hereby made a part of this contract.

In Witness Whereof, the said New England Mutual Life Insurance Company, by its President or Vice-President, and Secretary or an Assistant Secretary, has signed and delivered this contract at Boston, in the Commonwealth of Massachusetts, this *first* day of *January*, in the year one thousand nine hundred and *thirteen*.

WM. F. DAVIS,

Assistant Secretary.

ALFRED D. FOSTER,

President.

RIGHTS, OPTIONS AND NON-FORFEITURE PROVISIONS.

PREMIUMS.—All premiums shall be payable in advance at the Home Office in the City of Boston, or, when due, to an Agent of the Company, upon the production and delivery of a receipt signed by the Secretary or an Assistant Secretary.

GRACE.—After this Policy has been in force one year, a grace of thirty-one days, without interest, shall be granted for the payment of premiums, during which time the insurance shall continue in force, but in the event of the death of the Insured during said period, the overdue premium shall be deducted from the amount payable.

SURPLUS.—Upon payment of the second annual premium, and each year thereafter, this Policy shall participate in the distribution of surplus made by the Company, and the share apportioned hereto shall, on the premium date or any anniversary thereof, at the option of the Holder of the Policy, be (A) payable in cash; (B) applied in reduction of premiums; (C) used to purchase non-forfeitable, participating, paid-up additions, convertible into their cash value upon release by the Holder; or (D) left with the Company to accumulate to the credit of the Policy, with interest at not less than three per cent per annum, payable at the maturity hereof, or withdrawable in cash on demand; but if no election is made on or before the premium date or any anniversary thereof, the share for that year will be held by the Company as provided in Option D.

If any premium remains unpaid at the expiration of the period of grace, the Company will apply the accumulated surplus under Option D to the payment then due, if sufficient to pay not less than a quarter of an annual premium.

LOANS.—At any time after three full annual premiums have been paid on this Policy, the Company will loan, upon the sole security hereof legally assigned, an amount which with interest thereon to the end of the policy year during which the application for the loan is made shall be equal to, or at the option of the Holder less than, the loan value at the end of said year, after deducting any indebtedness hereon or secured hereby, and any unpaid portion of the premium for said policy year. Interest on such loan shall be at the rate of six per cent per annum, payable in advance. The whole or any part of such loan may be repaid at any time. Failure to repay the loan, or to pay interest thereon when due, shall not avoid the Policy, unless the total indebtedness hereon or secured hereby, including interest, equals or exceeds the cash value at the time of such failure, nor until thirty-one days after notice has been mailed by the

Company to the last known address of the Insured and of the person or persons to whom the Policy is payable.

PREMIUM LOANS.—After two full annual premiums have been paid hereon, and upon legal assignment hereof to the Company prior to the expiration of the period of grace, the Company will charge against this Policy as a premium loan the amount of any premium, less the share of surplus then due, with interest at the rate of six per cent per annum, payable in advance; provided the cash value of the Policy and additions shall equal or exceed the amount of such loan, together with any other indebtedness on account of or secured hereby, and interest thereon. Any accumulated surplus held at interest shall first be applied to the payment of the premium, and future shares of surplus shall be applied to the reduction of the premium loan. Upon the filing of such request as may be required by the Company, these provisions, by endorsement hereon, will be made automatic as to future premiums.

PAID-UP OR ENDOWMENT PROVISION.—When the cash value of the Policy and additions, together with any accumulated surplus held at interest, shall equal the reserve for a fully paid-up Policy of the same form and amount at the then attained age of the Insured, the Company will endorse this Policy as fully paid up; or when such aggregate amount, less any indebtedness hereon or secured hereby, shall equal the face of this Policy, the Company will, upon written request and release by all parties in interest, pay such amount as an Endowment.

CONVERSION OPTION.—Upon written request of all parties in interest, this Policy, while in full force, may be exchanged at any anniversary of issue, without medical examination, for any other form of Policy then written, and not involving any other life, at the original age of issue, for an amount whereby the actual insurance liability of the Company shall not be increased, upon payment of the difference between the reserves upon the respective Policies.

NON-FORFEITURE PROVISIONS.

In case of default in the payment of any premium, after three full annual premiums have been paid hereon, the Holder of this Policy shall be entitled, by a writing filed with the Company at its Home Office during the period of grace, to elect one of the following options:

FIRST. CASH VALUE.—To surrender the Policy and, with the written assent of the person or persons to whom it is made payable, receive its then cash value, less any indebtedness hereon or secured hereby.

SECOND. PAID-UP INSURANCE.—To take paid-up insurance for such an amount as the then cash value of the Policy and additions, together with any accumulated surplus held at interest, less any indebtedness hereon or secured hereby, will purchase as a net single premium. Such insurance shall participate annually in the distribution of surplus, and shall have increasing loan and cash values.

THIRD. EXTENDED INSURANCE.—To have the Policy continued as extended insurance from the anniversary date last past, for its face amount, including any additions, and less any indebtedness hereon or secured hereby, for such time as the then cash value, together with any accumulated surplus held at interest, will purchase as a net single premium, but without the right to loans. Such extended insurance shall have a cash surrender value and shall participate in the annual distribution of surplus, the share apportioned thereto to be payable in cash. If requested in the application, or upon written request of all parties in interest, this option shall be made automatic.

If, during the aforesaid period of grace, the Holder shall not elect one of the foregoing options, this Policy shall be continued as paid-up insurance under the second option, provided the third option has not been made automatic.

**TABLE OF LOAN, CASH, PAID-UP AND EXTENDED INSURANCE
VALUES.**

The values given below are based on the American Experience Table of Mortality and three per cent interest, and are equivalent to the full reserve. They will be increased by the value of any additions or accumulations at interest, and decreased, in the manner set forth in the Non-Forfeiture Provisions, by the amount of any indebtedness hereon or secured hereby.

If in any year not less than one quarter of an annual premium is paid hereon, a proportionate part of the increase in the values at the end of that year will be added to the values of the preceding year.

After Policy has been in Force	Cash or Loan Value	Participating Paid-up Insurance	Participat- ing Exten- sion		After Policy has been in Force	Cash or Loan Value	Participating Paid-up Insurance	Participat- ing Exten- sion	
			Yrs.	Dys.				Yrs.	Dys.
3 Yrs.	\$ 682 00	\$1540	7	334	15 Yrs.	\$4183 30	\$7580	25	249
4 "	924 60	2050	10	212	16 "	4541 10	8020	26	220
5 "	1175 20	2560	13	14	17 "	4910 70	8520	27	247
6 "	1434 00	3060	15	75	18 "	5293 10	9010	29	9
7 "	1701 40	3570	17	28	19 "	5688 90	9500	31	25
8 "	1977 70	4070	18	246	20 "	6099 20	10000	Paid	up
9 "	2263 10	4570	20	16	21 "	6211 80			
10 "	2557 80	5070	21	81	22 "	6325 10			
11 "	2862 40	5570	22	93	23 "	6438 90			
12 "	3176 80	6060	23	64	24 "	6553 00			
13 "	3501 60	6550	24	8	25 "	6667 20			
14 "	3837 00	7040	24	307					

Loan Values are available at any time after three full annual premiums have been paid.

Values for later years will be computed upon the same basis and will be furnished upon request to the Home Office.

REINSTATEMENT.—This Policy may be reinstated after default in the payment of any premium, unless the cash value has been paid or the extension period has expired, upon production of evidence of insurability satisfactory to the Company, the payment or reinstatement of any indebtedness to the Company hereon, and the payment of overdue premiums with interest at six per cent per annum.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless the original assignment, or a duplicate thereof, be filed with the Company at its Home Office. All assignments shall be subject to any indebtedness to the Company on account of or secured by this Policy. The Company will assume no responsibility for the validity of any assignment.

INSTALMENT OPTIONS.—The amount due on this Policy, provided the same be not less than one thousand dollars, may be made payable in equal annual instalments, or in equivalent semi-annual, quarterly or monthly payments, in accordance with whichever of the following options the Insured, or in case he shall fail to exercise his option the Beneficiary, shall elect in writing. Each annual instalment certain after the first will be increased by such share of surplus interest as may be apportioned thereto by the Directors.

FIRST OPTION—INSTALMENTS PAYABLE FOR A DEFINITE NUMBER OF YEARS.

Instalment for each \$1,000 due on this Policy, the first instalment payable upon receipt by the Company of due proof of the death of the Insured, or upon the maturity of this Policy,

and a like instalment payable annually thereafter for a definite number of years.

In the event of the subsequent death of the Payee before all of the instalments due have been paid, the then present value of the unpaid instalments, computed at three per cent interest, will be paid in one sum to his or her executors, administrators or assigns.

SECOND OPTION—TWENTY-FIVE INSTALMENTS CERTAIN, AND CONTINUOUS FOR LIFE.

Instalment for each \$1,000 due on this Policy, according to the age of the Payee when a claim accrues hereunder, the first instalment payable upon receipt by the Company of due proof of the death of the Insured, or upon the maturity of this Policy, and a like amount annually until twenty-five instalments certain have been paid, and each year thereafter during the lifetime of the Payee

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
20 and under	\$40 90	36	\$46 20	52	\$58 30
21	41 10	37	46 70	53	58 60
22	41 40	38	47 10	54	54 00
23	41 70	39	47 60	55	54 20
24	41 90	40	48 00	56	54 50
25	42 20	41	48 50	57	54 70
26	42 50	42	49 00	58	54 90
27	42 80	43	49 40	59	55 10
28	43 20	44	49 90	60	55 30
29	43 50	45	50 40	61	55 40
30	43 90	46	50 80	62	55 50
31	44 20	47	51 30	63	55 60
32	44 60	48	51 70	64	55 60
33	45 00	49	52 10	65	55 70
34	45 40	50	52 50	and over	
35	45 80	51	52 90		

In the event of the subsequent death of the Payee before having received all of the twenty-five instalments certain, the then present value of the unpaid instalments certain, computed at three per cent interest, will be paid in one sum to his or her executors, administrators or assigns.

THIRD OPTION—CONTINUOUS INSTALMENTS. INCOME FOR LIFE.

Instalment for each \$1,000 due on this Policy, according to the age of the Payee when a claim accrues hereunder, the first instalment payable upon receipt by the Company of due proof of the death of the Insured, or upon the maturity of this Policy, and a like instalment payable annually thereafter during the lifetime of the Payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
20 and under	\$40 30	41	\$49 80	62	\$75 30
21	40 60	42	50 50	63	77 30
22	40 90	43	51 20	64	79 40
23	41 20	44	52 00	65	81 70
24	41 50	45	52 90	66	84 10
25	41 80	46	53 70	67	86 60
26	42 20	47	54 60	68	89 30
27	42 50	48	55 60	69	92 10
28	42 90	49	56 60	70	95 10
29	43 30	50	57 60	71	98 40
30	43 70	51	58 70	72	101 90
31	44 20	52	59 90	73	105 60
32	44 60	53	61 10	74	109 70
33	45 10	54	62 40	75	114 10
34	45 60	55	63 70	76	118 80
35	46 10	56	65 10	77	124 20
36	46 60	57	66 60	78	129 70
37	47 20	58	68 20	79	136 00
38	47 80	59	69 80	80	143 40
39	48 40	60	71 60	and over	
40	49 10	61	73 30		

In the event of the subsequent death of the Payee before the sum of the instalments paid equals the amount insured under the Policy, an amount equal to the difference will be paid in one sum to his or her executors, administrators or assigns.

The Insured is hereby notified that, by virtue of this Policy, he is a member of the New England Mutual Life Insurance Company, and is entitled to vote, either in person or by proxy, at any and all meetings of said Company. The annual meetings are held at its Home Office on the fourth Monday of January, in each year, at eleven o'clock A. M.

Supplemental Agreement Waiving Premiums in the Event of Permanent Total Disability Occurring Before Attaining the Age of Sixty-Five Years.

The premium payable by the terms of Policy No. 99999 (to which policy this agreement is hereby attached and made a part thereof) includes an additional premium of two dollars, payable for twenty full years, or until prior death of the insured, and in consideration of the payment of such additional premium the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY hereby agrees to the following waiver of premium in the event of permanent total disability.

If the insured, after payment of premium for one full year and before default in the payment of any subsequent premium, and before attaining the age of sixty-five years, and while this policy is in full force, shall furnish due proof to the Company, at its Home Office in the city of Boston, that he has become wholly disabled by bodily injury or disease so that he is and will be permanently and continuously prevented from performing any work for compensation or profit or from following any gainful occupation, the Company will waive payment of each premium as it thereafter becomes due during the continuance of such disability. The premiums so waived shall not be deducted from the sum payable under the policy, and the values provided for under "Non-Forfeiture Provisions" and in the "Table of Loan, Cash, Paid-up and Extended Insurance Values" shall be the same as if the premiums had continued to be paid in cash to the Company regularly when due.

Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the insured agrees

that any medical examiner appointed by the Company shall be allowed opportunity, not oftener than once a year thereafter, to satisfy himself by examination of the person of the insured as to the continuance of the disability, and if it shall appear to the Company that the insured is able to perform any work or to engage in any occupation whatsoever for compensation or profit, no further premiums will be waived and all premiums thereafter falling due shall be paid by the insured in conformity with the terms of the policy.

Irrespective of any other cause of disability the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning of this agreement, and the Company, upon due proof of such loss or severance, will waive the premiums thereafter becoming due.

After the premium stated in the policy has been paid for the full number of years specified above, or upon the cancellation of this agreement at the written request of the insured, any premiums payable thereafter will be reduced by the amount of the said additional premium.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,
Boston, Massachusetts.

Jan. 1, 1915.

By WM. F. DAVIS,
Assistant Secretary.

APPLICATION.

I,of.....hereby apply to the New England Mutual Life Insurance Company for insurance, and as a part of the contract, and as consideration therefor, make the following statements, which I declare to be true:

I hereby certify that I am now in good health and that my habits are correct; and I hereby agree that the insurance applied for shall not take effect unless and until this application is approved by the Company and the first premium is actually paid while I am in the same condition of health as herein described, and that if, within one year from the date of the Policy of Insurance issued upon this application I shall, without the written consent of the Company, engage in military or naval service in time of war, or travel to, or reside in, any part of the torrid zone, or north of the parallel of sixty degrees north latitude, or shall within said period and without such consent engage in electrical employment where the voltage used is over five hundred, or in mining, subterranean or submarine labor, aerial navigation, the manufacture of explosives, service upon any railroad train, or on any steam or sailing vessel, said Policy shall be void and no claim shall exist thereunder.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded by the Medical Examiner.

This form of policy is used in all states of United States except Massachusetts, and may be written without disability benefits using same premium as heretofore in use by the New York Life.

On all policies issued in 1913 a slip is attached, a copy of which is as follows:

NOTICE TO POLICYHOLDERS REGARDING DIVIDENDS.

The Insurance Law of New York requires that the Company shall annually ascertain and distribute the surplus apportionable to all policies issued on and after January 1, 1907. To prevent misunderstandings, the officers of this Company think it proper to state that as policies do not earn any surplus in the first year of their existence, there will probably be no dividend paid until two years from the date when the policy takes effect.

NEW YORK LIFE INSURANCE COMPANY.

20-PREMIUMS LIFE POLICY WITH WAIVER OF PREMIUMS AND INSTALMENT DISABILITY BENEFITS.

No. 99999.

Age 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$389.00.

NEW YORK LIFE INSURANCE COMPANY.

Face
Amount
of the
Policy

Bene-
ficiary

Insured

Premium

How and
When
Payable

Incontest-
ability

Date
Policy
Takes
Effect

By This Policy of Insurance Agrees to Pay *Ten Thousand Dollars* at the Home Office of the Company in the City and State of New York to *Mary, wife of the insured*, Beneficiary, (with——— the right on the part of the Insured to change the Beneficiary as hereinafter provided) upon receipt at said Home Office of due proof of the death, during the continuance of this contract, of *JOHN DOE*, the Insured.

This Insurance is granted in consideration of the payment of the first premium of *Three Hundred Eighty-nine Dollars* the receipt of which is hereby acknowledged, constituting payment for the period terminating on the *Fifteenth* day of *January*, in the year *Nineteen Hundred and Fourteen*, and the payment of a like sum on said date and on the *Fifteenth day of January* in every year thereafter during the continuance of this Policy until premiums shall have been paid for *Twenty* full years from *January 15th*, *Nineteen Hundred and Thirteen*, or until the prior death of the Insured.

This Policy is free of conditions as to residence, travel, occupation, or military or naval service, and shall be incontestable after one year from its date of issue except for non-payment of premium. After its delivery to and receipt by the Insured this Policy takes effect as of the *Fifteenth* day of *January*, *Nineteen Hundred and Thirteen*.

The benefits and provisions printed or written by the Company on the following pages are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof the NEW YORK LIFE INSURANCE COMPANY has caused this contract to be signed this *Fifteenth* day of *January*, Nineteen Hundred and *Thirteen*. DARWIN P. KINGSLEY, President.
SEYMOUR M. BALLARD, Secretary.

SECTION 1—PARTICIPATION IN SURPLUS.

The proportion of divisible surplus accruing upon this Policy shall be ascertained and distributed annually and will not be conditioned upon the payment of the next premium. At the option of the Insured such dividend shall each year, on the anniversary of the Policy, be either

- (a) Paid in Cash. or,
- (b) Applied toward the payment of any premium or premiums; or,
- (c) Applied to the purchase of a participating Paid-up Addition to the sum insured; or,
- (d) Left to accumulate to the credit of the Policy at such rate of interest as the Company may declare on such funds, and payable on the maturity of the Policy or withdrawable in cash on any anniversary date of the insurance. The rate of interest shall not be less than three per centum compounded and credited annually.

If the Insured fails to notify the Company in writing, within three months after the Company shall have mailed to him a written notice of the amount of said dividend and the options available as aforesaid, which option he selects, the Company shall then apply said dividend to the purchase of a paid-up addition to the sum insured. Such paid-up addition may be surrendered for cash at any time, and the Cash Value thereof shall not be less than the original cash dividend.

SECTION 2—CASH LOANS AND BENEFITS ON SURRENDER OR LAPSE.

CASH LOANS.—At any time after two full years' premiums have been paid, and while this Policy is in force, the Company shall advance to the Insured on the sole security of this Policy as duly evidenced in writing, any sum desired, the total indebtedness to the Company, including any advance then made, shall, however, not exceed that sum which with six per centum interest shall equal the Cash Surrender Value at the end of the then current insurance year. Interest on the loan shall be at the rate of six per centum per annum, payable annually on the premium paying anniversary date of the Policy. All or any part of the sum advanced may be repaid at any time. Failure to repay such advance or to pay interest thereon shall not avoid the Policy, but if the interest is not paid when due it shall be added to the indebtedness; and whenever the amount of the total indebtedness equals the Cash Surrender Value, the Policy shall become void one month after the Company shall have mailed notice of such fact to the last known address of the Insured and of the assignee of record, if any.

BENEFITS ON SURRENDER OR LAPSE.—After two full annual premiums shall have been paid, the Insured may within three months after any default in payment of premium, but not later, surrender the Policy, and,

- (a) Receive its Cash Surrender Value less any indebtedness to the Company hereon. The Cash Surrender Value shall be the reserve on this Policy, at the date of default (omitting fractions of a dollar per thousand of insurance) and the reserve on any Paid-up Additions thereto, and any dividends standing to the credit of this Policy, less a surrender charge which in no case shall be more than one and one-half per centum of the sum insured. After premiums have been paid for ten years or more there will be no surrender charge. The reserve will be computed according to the American Table of Mortality and interest at the rate of three per centum per annum; or,

(b) Receive non-participating Paid-up Insurance payable at the same time and on the same conditions as this Policy except as to Disability Benefits. The Insured may at any time obtain a loan on such Paid-up Insurance in accordance with the provisions contained in this Section, or surrender such Paid-up Insurance for its Cash Surrender Value.

(c) If the Policy be not surrendered for cash, or for Paid-up Insurance as above, the insurance shall be automatically continued for the face amount of this Policy plus any dividend additions and less any indebtedness to the Company hereon, from the date of default, for such term in years and months as is herein-after provided, but without future participation and without the right to Loans or Cash Surrender Value and without Disability Benefits.

The amount of Paid-up Insurance, or the Term for which the insurance will be continued, shall be such as the Cash Surrender Value less any indebtedness to the Company hereon will purchase as a net single premium at the age of the Insured at the date of default, according to the American Table of Mortality and interest at the rate of three per centum per annum.

TABLE OF LOAN AND SURRENDER VALUES.

The figures contained in this table represent the maximum amounts available, assuming that premiums have been paid in full for the number of years stated in the table, and that there is no indebtedness to the Company hereon and that there are no outstanding dividends.

After Policy has been in force	Cash Surrender Value Loan Value* for each \$1,000 of Insurance	Paid-up Life Insurance for each \$1,000 of Insurance	Face Amount of the Policy Continued for
			Yrs. Mos.
2		\$ 68	3—4
3	\$ 29	124	6—4
4	55	177	9—1
5	79	234	11—11
6	107	285	14—2
7	133	341	16—4
8	162	396	18—3
9	192	452	19—10
10	223	506	21—2
11	255	556	22—3
12	286	605	23—2
13	317	655	24—0
14	350	704	24—10
15	383	753	25—8
16	418	802	26—7
17	454	851	27—8
18	491	900	29—0
19	529	950	31—0
20	568	1000	.....
21	609		
22	621	Policy Paid Up	
23	632		
24	643	Participating	
25 Years	655 666		

Values for later years shall be computed upon the above basis and will be furnished on request.

*The Loan Values in the above table are the maximum amounts available at the end of the policy year indicated. Loans may also be obtained during the policy year as set forth in this Section under "Cash Loans."

SECTION 3—DISABILITY BENEFITS.

A. **WAIVER OF PREMIUMS.**—If, after this Policy shall have been in force one full year and before default in the payment of

any premium, the Company receives due proof that the Insured before attaining the age of sixty years has become wholly disabled by bodily injury or disease so that he is and will be presumably, thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, the Company shall waive payment of each premium as it thereafter becomes due during the Insured's said disability. In making any settlement under this Policy the Company shall not deduct any part of the premiums so waived, and the Loan and Cash Surrender Values provided for under Section 2 shall increase from year to year in the same manner as if the premiums so waived had been paid in cash. Under all the conditions aforesaid, except that the Insured shall have attained the age of sixty years before becoming disabled, the Company shall waive payment of each premium thereafter becoming due during such disability, but the face amount of the Policy shall be reduced by the amount of each such waived premium, and the Loan and Cash Surrender Values as provided for under Section 2 shall be based upon said reduced amount of insurance in the same manner as if the premiums for such reduced amount of insurance had been duly paid.

B. INSTALMENT PAYMENTS.—In addition to waiving payment of premiums as aforesaid, if such disability shall have occurred before the Insured attained the age of sixty years, the Company, one year after said proof of such disability, shall pay to the Insured one-tenth of the face amount of the Policy and a like amount in each insurance year thereafter during the continuance of such disability prior to the maturity of the Policy; the Policy must be returned to the Company for the endorsement thereon of each payment. At the Insured's option any such payment or payments may be left with the Company to accumulate until the maturity of the Policy at such rate of interest as the Company may declare on funds so held by it but at a rate not less than three per centum, compounded annually. Each instalment shall reduce to that extent the amount of insurance in force, and the Loan and Cash Surrender Values provided for under Section 2 shall be calculated for the reduced amount insured on the basis provided in said Section 2. If at the time when any such instalment becomes payable there shall be an indebtedness on the Policy in excess of the Cash Surrender Value of the reduced amount of insurance, the Company shall apply such part of the instalment as may be necessary to reduce the indebtedness to the amount secured by such Cash Surrender Value. Whenever the total amount of said instalments, together with the amount of any remaining indebtedness to the Company, shall equal the face amount of the Policy, plus any paid-up dividend additions, unpaid dividends and dividends left to accumulate to the credit of the Policy, then the Company's obligations under the Policy shall thereby be fully satisfied and discharged without further action.

C. RECOVERY FROM DISABILITY.—Should the Company accept under this Policy proofs of disability, it may nevertheless at any time thereafter, and from time to time, but not oftener than once a year, demand of the Insured proof of the continuance of such disability, and upon failure to furnish such proof, or, if it appears that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums shall be waived and no further instalment payments will be made by the Company. But if the amount of the insurance shall then have been reduced under any of the foregoing provisions such reduced amount of insurance shall thereafter be the face amount of the Policy, and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance, and all benefits under the Policy will be reduced accordingly.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this Sect'

SECTION 4—LOAN INSURANCE.

Any indebtedness to the Company against this Policy may be covered by loan insurance, and, upon due proof or the death of the Insured, such loan insurance shall be applied to the cancellation of any such indebtedness. Loan insurance shall be subject to the following conditions:

First.—Evidence of insurability satisfactory to the Company shall be required. No Loan Insurance shall take effect until the Insured shall have received from the Company a certificate thereof.

Second.—Premiums must be paid in accordance with the rates in the following table. The premium for loan insurance shall be computed at the attained age of the Insured at the time when such loan insurance is made or renewed. For periods of less than one year, the premium shall be at the rate of one-tenth of the one year's premium for each month and fraction of a month.

Third.—Loan insurance shall not be granted for any period extending beyond the next premium paying anniversary date of this Policy, but may be renewed from year to year subject to evidence of insurability satisfactory to the Company and payment of premium at the attained age, but no loan insurance shall be granted or renewed after age sixty-five.

Fourth.—Whenever the loan insurance exceeds the indebtedness the Company may cancel that portion of the loan insurance in excess of the indebtedness, and refund the unearned premium.

PREMIUMS FOR EACH \$100 OF LOAN INSURANCE

Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
15	\$0 73	34	\$0 85	53	\$1 57
16	0 74	35	0 86	54	1 67
17	0 74	36	0 87	55	1 79
18	0 74	37	0 89	56	1 91
19	0 75	38	0 90	57	2 05
20	0 75	39	0 92	58	2 21
21	0 76	40	0 94	59	2 38
22	0 76	41	0 96	60	2 57
23	0 77	42	0 99	61	2 78
24	0 77	43	1 01	62	3 01
25	0 78	44	1 04	63	3 26
26	0 78	45	1 07	64	3 55
27	0 79	46	1 11		
28	0 79	47	1 15		
29	0 80	48	1 20		
30	0 81	49	1 26		
31	0 82	50	1 33		
32	0 83	51	1 40		
33	0 84	52	1 48		

SECTION 5—OTHER BENEFITS AND PROVISIONS.

AGE.—If the age of the Insured has been misstated the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

ASSIGNMENT.—Any assignment of this Policy must be made in duplicate and one copy filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured, if there

be no existing assignment of the Policy made as herein provided, may, while the Policy is in force, designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company accompanied by the Policy for suitable endorsement thereon. Such change shall take effect when endorsed on the Policy by the Company and not before. If any beneficiary shall die before the Insured, the interest of such beneficiary shall vest in the Insured.

GRACE.—A grace of one month (not less than thirty days) subject to an interest charge of five per centum per annum shall be allowed for the payment of every premium after the first, during which time the insurance shall continue in force. If death occurs within the period of grace the unpaid premium for the then current policy year shall be deducted from the amount payable hereunder.

PAID-UP AND ENDOWMENT OPTIONS.—Whenever the reserve on this Policy together with the reserve on existing dividend additions, if any, at the end of any policy year shall equal or exceed the net single premium for the attained age of the Insured by the American Experience Table of Mortality and interest at three per centum, for an amount of insurance equal to the face amount of this Policy, payable at the same time and under the same conditions as this Policy, the Company, at the written request of the Insured, will endorse the Policy as participating paid-up insurance for such amount as the said reserve will purchase when thus applied, any indebtedness to the Company to be a lien against said Paid-up Insurance upon the same terms and conditions as in Section 2; or, whenever said reserve at the end of any policy year shall equal or exceed the face amount of this Policy, the Company, upon surrender of the Policy and all claims thereunder, shall pay in cash the face amount of the Policy and any excess of said reserve, less any indebtedness to the Company.

PAYMENT OF PREMIUMS.—All premiums are payable on or before the date due, at the Home Office of the Company or to an agent of the Company upon delivery of a receipt signed by the President, a Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company, and countersigned by said agent. The premium is always considered as payable annually, in advance, but by agreement in writing and not otherwise may be made payable in semi-annual or quarterly payments. Any unpaid premiums required to complete the payments for the current policy year in which death occurs shall be deducted from the amount payable hereunder. The payment of a premium shall not maintain the Policy in force beyond the date when the next payment is due, except as herein provided.

PRIVILEGE OF CHANGE TO OTHER FORMS OF POLICIES.—At any time, and while in full force, and provided the Insured is then less than sixty years of age, this Policy may be changed without medical re-examination for a Policy of the same amount, upon any form of insurance issued by the Company at the time this Policy takes effect and having a higher rate of premium but without Disability benefits. Such change shall be effective upon payment of a sum equal to the difference between the premiums on the new Policy and the premiums paid on this Policy (exclusive of the premiums paid for Disability Benefits), with compound interest at the rate of six per centum per annum from the due date of each payment to the date when the change is made, and upon the surrender of this Policy. The new Policy shall take effect as of the date of this Policy, and the premium shall be based upon the same age as this Policy. The cash value of any dividends standing to the credit of this Policy, as well as any additional cash value of such dividends that would have been credited under the new Policy may be used in the settlement of the difference of premiums.

REINSTATEMENT.—At any time after any default, upon written application by the Insured and upon presentation at the Home Office of evidence of insurability satisfactory to the Company, this Policy may be reinstated together with any indebtedness in accordance

with the loan provisions of the Policy, upon payment of arrears of premiums with interest thereon at the rate of five per centum per annum.

SELF-DESTRUCTION.—In event of self-destruction during the first insurance year, whether the Insured be sane or insane, the insurance under this Policy shall be a sum equal to the premiums thereon which have been paid to and received by the Company, and no more.

MISCELLANEOUS PROVISIONS.—The Policy and the application therefor, a copy of which was attached to this Policy when delivered, constitute the entire contract between the parties. All statements made by the Insured shall, in absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy or be used in defense to a claim hereunder unless it be contained in said written application. The Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy. No agent is authorized to waive forfeitures, or to make, modify or discharge contracts, or to extend the time for paying a premium.

SECTION 6—INSTALMENT OPTIONS.

If there is no assignment of this Policy, the Insured, or in case the Insured shall not have done so, the beneficiary after the Insured's death may, by written notice to the Company at its Home Office, make the proceeds of this Policy payable under one of the following options instead of in one sum, to wit:

Option 1—The proceeds of the Policy, or any part thereof, may be left with the Company subject to withdrawal in whole or in part at any time on demand, in sums of not less than one hundred dollars. The Company shall pay interest on the proceeds so left with it at such rate as it may each year declare on such funds, at a rate, however, never less than three per centum per annum and credited annually.

Option 2—In equal instalments for an agreed number of years, payable immediately upon approval of proofs of death of the Insured, and annually, semi-annually, quarterly, or monthly thereafter as may be agreed. The amount of each instalment shall be in accordance with the instalment table on the last page of this Policy. Unless otherwise agreed in writing, the Company, upon due demand, shall pay in one sum the value of all unpaid instalments commuted at three per centum compound interest.

Option 3—In equal instalments for twenty years, and for as many years thereafter as the beneficiary shall survive, payable immediately upon approval of proofs of death of the Insured, and annually, semi-annually, quarterly, or monthly thereafter as may be agreed. The amount of each instalment shall be determined by the attained age, on the date of the approval of proofs of death of the Insured, of the beneficiary to whom it is payable and in accordance with the instalment table on the last page of this Policy. If the Insured shall so direct in writing, the instalments payable under this option shall not be transferable, nor subject to commutation or incumbrance, during the lifetime of the beneficiary entitled thereto.

If there be more than one beneficiary under the option selected, the proceeds so left with the Company, unless otherwise agreed in writing, shall be deemed to be divided into as many equal parts as there are beneficiaries, and shall be credited and paid to each beneficiary severally.

In the event of the death of a beneficiary any unpaid sum left with the Company under Option 1, or any unpaid instalments payable to him under Option 2, or any instalments for the fixed period of twenty years only under Option 3 which shall not then have been paid, shall be commuted at three per centum compound interest, and unless otherwise agreed in writing shall be paid in one sum to the executors or administrators of such beneficiary.

The sums payable under the foregoing options are based upon an assumed interest earning of three per centum, but if in any year

the Company shall declare for that year upon funds held by it under such options a greater interest rate than three per centum, the sum then payable under Option 2, or under Option 3 within the fixed period of twenty years, shall be increased accordingly.

After approval of proofs of the death of the Insured, and upon surrender of the Policy, the Company shall make and deliver to each beneficiary a certificate evidencing his rights and benefits under the option selected.

Instalment options are not applicable to a Policy which is payable to a corporation or co-partnership nor to policies under which the net sum payable is less than one thousand dollars.

INSTALMENT TABLES.

Instalment payments under Options 2 and 3 specified in Section 6 on the third page of this Policy, may be made annually, semi-annually, quarterly or monthly; the minimum basis of such payments will be \$50 when paid annually, \$25 when paid semi-annually, \$15 when paid quarterly, or \$10 when paid monthly, and the total of the fractional payments each year shall equal the annual payment each year as shown in the following tables, which are based upon a Policy, the proceeds of which are \$1,000. The figures contained in the table will apply pro rata to this Policy.

Option 2.		Option 3.			
Number of Annual Instalments.	Amount of Each Annual Instalment.	Age of Beneficiary at Death of Insured.	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Annual Instalment
2	\$507 39	0	\$42 48	37	\$48 25
3	343 23	1	40 17	38	48 79
4	261 19	2	39 38	39	49 26
5	211 99	3	39 06	40	49 94
6	179 22	4	38 93	41	50 54
7	155 83	5	38 91	42	51 17
8	138 80	6	38 96	43	51 80
9	124 69	7	39 05	44	52 45
10	113 81	8	39 19	45	53 12
11	104 92	9	39 35	46	53 80
12	97 53	10	39 52	47	54 49
13	91 29	11	39 70	48	55 19
14	85 94	12	39 88	49	55 89
15	81 32	13	40 08	50	56 60
16	77 29	14	40 28	51	57 29
17	73 74	15	40 49	52	57 98
18	70 59	16	40 71	53	58 66
19	67 78	17	40 94	54	59 32
20	65 25	18	41 18	55	59 96
21	62 98	19	41 42	56	60 58
22	60 91	20	41 68	57	61 16
23	59 04	21	41 95	58	61 72
24	57 32	22	42 24	59	62 23
25	55 75	23	42 53	60	62 71
		24	42 84	61	63 15
		25	43 16	62	63 54
		26	43 49	63	63 89
		27	43 84	64	64 20
		28	44 20	65	64 45
		29	44 58	66	64 67
		30	44 98	67	64 85
		31	45 39	68	64 98
		32	45 82	69	65 09
		33	46 27	70	65 16
		34	46 73	71	65 21
		35	47 22	72	65 23
		36	47 73	73 and over	65 25

APPLICATION.

I agree as follows: 1. That the insurance hereby applied for shall not take effect unless the first premium is paid and the policy is delivered to and received by me during my lifetime and good health, and that unless otherwise agreed in writing, the policy shall then relate back to and take effect as of the date of this application; 2. That any payment made by me before delivery of the policy to, and its receipt by me as aforesaid shall be binding on the Company only in accordance with the terms of the Company's receipt therefor on the receipt form which is attached to this application and contains the terms of the agreement under which said payment has been made and is the only receipt the agent is authorized to give for such payment; 3. That only the President, a Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company can make, modify or discharge contracts, or waive any of the Company's rights or requirements, and that none of these acts can be done by the agent taking this application.

MEDICAL EXAMINER'S FORM.

I agree, represent and declare, on behalf of myself and of every person who shall have or claim any interest in any insurance made hereunder, that I have carefully read each and all of the above answers, that they are each written as made by me, that each of them is full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance. Each and all of my said statements, representations and answers contained in this application are made by me to obtain said insurance, and I understand and agree that they are each material to the risk and that the Company believing them to be true will rely and act upon them.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has heretofore attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20 PAYMENT ENDOWMENT AT 75 WITH DISABILITY
AND DOUBLE INDEMNITY BENEFITS.

ACCELERATIVE ENDOWMENT PLAN.

No. 99999.

AMOUNT \$10,000.

AGE 35.

PREMIUM \$415.80.

NEW YORK LIFE INSURANCE COMPANY,
A Mutual Company

AGREES TO PAY

Endow-
ment to
Insured

to *John Doe*, the Insured, *Ten Thousand Dollars* (the face of this Policy) on the *twelfth* day of *April*, *Nineteen Hundred and Fifty-Six*, or on such earlier date as may result from the agreements contained in Section 2 hereof, if the Insured is then living; or

Permanent
Disability

One Thousand Dollars per annum until the face of this Policy has been paid, if the Insured before attaining age 60 becomes wholly and permanently disabled, subject to all the terms and conditions contained in Section 1 hereof; or to *Mary, wife of the Insured*, Beneficiary, (with the right on the part of the Insured to change the Beneficiary as provided in Section 6).

Insurance
Payable at
Death

Ten Thousand Dollars (the face of this Policy) upon receipt of due proof of the death of the Insured before the maturity of the Endowment; or

Double
Indemnity

Twenty Thousand Dollars (double the face of this Policy) upon receipt of due proof that the death of the Insured, before the maturity of the Endowment and before the allowance of any disability benefit, was caused directly by accident while traveling as a passenger on a street car, railway train, steamship licensed for regular transportation of passengers, or other public conveyance operated by a common carrier, and that such death occurred within sixty days after such accident.

This Policy contains the following Benefits and Provisions:

General
Benefits
and Pro-
visions

Disability BenefitsSection 1
Participation in Surplus—Dividends....Section 2
Cash LoansSection 3
Loan InsuranceSection 4
Benefits on Surrender or Lapse.....Section 5
Other Benefits and Provisions.....Section 6
Optional Methods of Settlement.....Section 7

Premium

This contract is made in consideration of the payment in advance of the sum of \$415.80, the receipt of which is hereby acknowledged, constituting the first premium hereon and maintaining this Policy to the *twelfth* day of *April*, *Nineteen Hundred and Seventeen*—and of a like sum on said date and every *twelve* mo

thereafter during the life of the Insured until premiums for twenty full years in all shall have been paid from the date on which this Policy takes effect. This Policy takes effect as of the *twelfth* day of *April*, Nineteen Hundred and *Sixteen*, which day is the anniversary of the Policy. If the Insured becomes wholly and permanently disabled, the payment of premiums will be waived under the terms and conditions contained in Section 1.

SECTION 1. DISABILITY BENEFITS.—Whenever the Company receives due proof, before default in the payment of premium, that the Insured has, subsequent to the delivery hereof, become wholly disabled by bodily injury or disease so as thereby permanently and continuously to prevent the Insured from engaging in any occupation whatsoever for remuneration or profit, and that such disability has then existed for not less than sixty days—the loss of the sight of both eyes, or the severance of both hands or of both feet, or of one entire hand and one entire foot, to be considered a total and permanent disability without prejudice to other causes of disability then

A.—IF THE DISABILITY OCCURRED BEFORE THE INSURED ATTAINED AGE 60.

1. **WAIVER OF PREMIUM.**—Commencing with the anniversary of the Policy next succeeding the receipt of such proof, the Company will on each anniversary waive the premium for the ensuing insurance year. The Loan and Surrender Values provided for under Sections 3 and 5 shall be calculated from year to year the same as if the waived premiums had been paid as they became due, and in any settlement of the Policy the Company will not deduct the premiums so waived.

2. **INSTALMENT PAYMENTS.**—One year after the anniversary of the Policy next succeeding the receipt of such proof, the Company will pay the Insured one-tenth of the face of the Policy and a like sum on each anniversary thereafter until the face of the Policy has been paid; but if the Policy matures by death or as an endowment before the face amount shall have been so paid, the balance of the face amount shall then be payable in one sum. Any outstanding dividend additions under Section 2, Option (c), and dividends left to accumulate to the credit of the Policy under Section 2, Option (d), will be paid with the final payment. The Policy must be returned to the Company for endorsement thereon of each payment.

Each instalment shall reduce to that extent the face of the Policy, and the Loan and Cash Surrender Values provided for under Sections 3 and 5 shall be calculated for the reduced insurance on the basis employed in said sections. Any indebtedness on the Policy shall be so far settled out of each such instalment payment as to reduce the balance of the indebtedness to a sum never exceeding the then Cash Surrender Value of the Policy.

B.—IF THE DISABILITY OCCURRED AFTER THE INSURED ATTAINED AGE 60.

1. **WAIVER OF PREMIUM.**—Commencing with the anniversary of the Policy next succeeding the receipt of such proof, the Company will on each anniversary waive the premium for the ensuing insurance year, and thereupon as each premium is waived the face of the Policy will be reduced by a sum equal to each premium so waived, the premium will be correspondingly reduced, and all benefits under the Policy shall be calculated for the reduced insurance on the same basis as if the premium for the reduced insurance had been paid when due.

2. The instalment payments provided for if disability occurs before the Insured attains age 60 shall not apply if disability occurs after age 60.

C.—RECOVERY FROM DISABILITY.

The Company may at any time and from time to time, but not oftener than once a year, demand due proof of such continued disability, and upon failure to furnish such proof, or if it appears that the Insured is no longer wholly disabled as aforesaid, no further premiums shall be waived nor further instalment payments made; and if the insurance shall then have been reduced under any of the foregoing provisions, such reduced insurance shall thereafter be the face of the Policy and the premiums thereafter falling due and all benefits under the Policy will be reduced accordingly.

SECTION 2. PARTICIPATION IN SURPLUS—DIVIDENDS.—The proportion of divisible surplus accruing upon this Policy shall be ascertained annually. Beginning not later than the end of the second insurance year, and on each anniversary thereafter, such surplus as shall have been apportioned by the Company to this Policy, shall at the option of the Insured be either

- (a) Paid in cash; or
- (b) Applied toward the payment of any premium or premiums; or
- (c) Applied to the purchase of a Participating Paid-up Addition to the sum insured; or
- (d) Left to accumulate to the credit of the Policy at such rate of interest as the Company may declare on funds so held, but at a rate never less than three per cent compounded and credited annually, and withdrawable in cash at the maturity of the Policy or on any anniversary; or
- (e) Applied on the Accelerative Endowment Plan as set forth below.

If the Insured fails to notify the Company in writing, within three months after the Company shall have mailed to him a written notice of the amount of said dividend and the options available as aforesaid, which option he selects, the Company will apply said dividend to the purchase of a paid-up addition to the sum insured. Such paid-up addition may be surrendered for cash at any time not later than three months after any default in the payment of premium, and the Cash Value thereof shall never be less than the original cash dividend.

DIVIDENDS MAY BE APPLIED UNDER OPTIONS (c) AND (d) TO MAKE POLICY FULLY PAID-UP.—Whenever the cash value of this Policy, including the cash value of any dividend additions under Option (c) and of any sums held under Option (d), equals or exceeds the net single premium calculated on the same basis as the premium on this Policy for a Policy giving the same rights, privileges and benefits, at the then attained age of the Insured, the Company, on any anniversary of the Policy thereafter, upon the owner's written request, will endorse the Policy as a fully paid-up, participating Policy, and will pay in cash the excess, if any, of said cash value over said single premium, and thereafter no further payment of premiums will be required.

ACCELERATIVE ENDOWMENT PLAN.

UNDER THE ACCELERATIVE ENDOWMENT PLAN the dividends are applied to mature the policy as an endowment at a gradually diminishing age of the Insured. To avail himself of this plan, the Insured must, before the first dividend becomes payable, file with the Company written notice that he elects so to apply the dividends. In such case the first and each succeeding dividend as they severally become due shall be applied to mature the endowment at an earlier anniversary date to be then stated in writing by the Company; if any dividend is more than sufficient to mature the endowment at the anniversary then stated by the Company but is insufficient to mature the endowment at the next preceding anniversary, the difference shall be used temporarily to increase the amount of the endowment and when the next dividend becomes payable the res

for said temporary increase in the endowment shall be added to such dividend and the total sum applied to mature the endowment at an earlier anniversary, said increase in the endowment to be then canceled. The basis on which the dividends shall be so used shall be the American Table of Mortality and Interest at three per cent per annum, at the attained age of the Insured. When dividends are so used the Policy reserve shall be computed with reference to the earlier maturity date and to any increase in the amount of the endowment, thereby correspondingly increasing the Policy's participation in surplus, its loan value, and the benefits on surrender or lapse. If after electing to use the dividends to shorten the endowment period the Insured changes the election as to future dividends, then no further dividends can be so used.

SECTION 3. CASH LOANS.—After three full years' premiums have been paid and before default in the payment of any subsequent premium, the Company will advance on the sole security of this Policy as duly evidenced in writing any sum desired,—provided the total indebtedness to the Company, including any advance then made, shall never exceed that sum which with six per cent interest to the end of the then current insurance year shall equal the Cash Surrender Value. Interest on the loan shall be at the rate of six per cent per annum payable annually on the anniversary of the Policy. If interest is not paid when due, it shall be added to the principal. All or any part of the indebtedness may be repaid at any time before the Company has deducted it from the value of the Policy. Failure to repay such indebtedness or to pay interest shall not avoid the Policy, but whenever the amount of the total indebtedness equals the Cash Surrender Value, the Policy shall become void one month after the Company shall have mailed notice to the last known address of the Insured and of the assignee of record, if any.

TABLE OF MINIMUM LOAN VALUES.

FOR EACH \$1,000 OF THE FACE AMOUNT

Years' Premiums Paid	Loan Value	Years' Premiums Paid	Loan Value	Years' Premiums Paid	Loan Value	Years' Premiums Paid	Loan Value	Year	Loan Value
3	\$ 54	8	\$192	13	\$349	18	\$580	21st	\$624
4	80	9	223	14	383	19	570	22d	636
5	107	10	255	15	418	20	612	23d	649
6	133	11	285	16	454			24th	663
7	162	12	316	17	491			25th	676

SECTION 4. LOAN INSURANCE.—Any loan under this Policy may be covered by loan insurance as follows:

1. The Insured must furnish evidence of insurability satisfactory to the Company.
2. The premium shall be computed at the attained age of the Insured at the time the loan insurance is made or renewed.
3. Loan insurance shall not extend beyond the next anniversary, but may under the same conditions be renewed from year to year. No loan insurance shall be made or renewed after age sixty-five.
4. If the loan insurance exceeds the indebtedness, the Company may cancel the excess and refund the unearned premium.
5. Loan insurance takes effect upon delivery to the Insured of the Company's certificate thereof, and is payable upon receipt of due proof of the Insured's death. The sum payable shall be applied to the cancelation of the indebtedness.

PREMIUMS FOR EACH \$100 OF LOAN INSURANCE.

Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
15	\$0 73	25	\$0 78	34	\$0 83	44	\$1 04	53	\$1 57	63	\$3 28
16	0 74	26	0 78	35	0 86	45	1 07	54	1 67	64	3 55
17	0 74	27	0 79	36	0 87	46	1 11	55	1 79		
18	0 74	28	0 79	37	0 89	47	1 15	56	1 91		
19	0 75	29	0 80	38	0 90	48	1 20	57	2 05		
20	0 75	30	0 81	39	0 92	49	1 26	58	2 21		
21	0 76	31	0 82	40	0 94	50	1 33	59	2 38		
22	0 76	32	0 83	41	0 96	51	1 40	60	2 57		
23	0 77	33	0 84	42	0 99	52	1 48	61	2 78		
24	0 77			43	1 01			62	3 01		

For periods of less than one year, the premium shall be at the rate of one-tenth of the one year's premium for each month and fraction of a month.

SECTION 5. BENEFITS ON SURRENDER OR LAPSE.

TABLE OF GUARANTEED SURRENDER VALUES.

Years	After Policy has been in Force	Cash Surrender Value for Each \$1,000 of the Face Amount	Paid-up Endowment Insurance for Each \$1,000 of the Face Amt.	Continued Insurance			After Policy has been in Force	Cash Surrender Value for each \$1,000 of the face Amount	Paid-up Endowment Insurance for Each \$1,000 of the face Amt.	Continued Insurance		
				Face Amount of the Policy continued for		Cash payable at end of end'w'm't period for each \$1000 of face Amt.				Face Amount of the Policy continued for		Cash payable at end of end'w'm't period for each \$1000 of face Amt.
				Yrs.	Days					Yrs.	Days	
3	\$ 58	\$126	6	247	\$ 0	15	\$444	\$758	25	0	\$267	
4	85	182	9	270	0	16	482	806	24	0	380	
5	114	239	12	254	0	17	521	855	23	0	546	
6	141	290	15	18	0	18	562	903	22	0	704	
7	172	346	17	110	0	19	605	952	21	0	856	
8	204	402	19	80	0	20	649	Policy paid up Participating				
9	237	457	20	312	0	21	662					
10	271	512	22	99	0	22	676					
11	303	562	23	133	0	23	689					
12	336	611	24	139	0	24	703					
13	371	660	25	115	0	25	717					
14	407	709	26	0	26							

The values in this table assume that premiums have been paid in full when due for the number of years stated, that there is no indebtedness to the Company, and no outstanding dividends.

Values for later years will be computed on the same basis and will be furnished on request.

Dividend additions (Option (c)) and dividends standing

the credit of the Policy (Option (d)) will increase the values stated in this table.

If Insured has selected the Accelerative Endowment Plan, dividends so applied will increase the values stated in this table.

After three full annual premiums shall have been paid, the Insured may, not later than three months after any default in payment of premium, surrender the Policy, and

(1) Receive its Cash Surrender Value; or

(2) Receive the amount of non-participating Paid-up insurance which the cash surrender value less any indebtedness hereon will purchase, payable at the same time and on the same conditions as this Policy, but without disability or double indemnity benefits. The Insured may at any time obtain a loan on such paid-up insurance, or surrender it for its cash surrender value.

(3) If the policy be not surrendered for cash or for paid-up insurance, its cash surrender value at date of default, less the amount of any indebtedness, shall automatically purchase Continued Insurance from the date of default for the face of the Policy at the time of lapse plus any dividend additions and less any indebtedness to the Company; and if it shall be more than enough to purchase continued insurance to the date of the maturity of the endowment, the excess shall be used to purchase Pure Endowment payable on the maturity date if the Insured is then living. The Continued Insurance and the Pure Endowment shall be without future participation and without the right to loans, cash surrender values, disability or double indemnity benefits.

The Cash Surrender Value shall be the reserve on the face of the Policy at the date of default (omitting fractions of a dollar per thousand of insurance) and the reserve on any outstanding paid-up additions under Section 2, Option (c), plus any dividends standing to the credit of the Policy under Section 2, Option (d), and less a surrender charge which in no case shall be more than one and one-half per cent of the face of the Policy.

The reserve, paid-up insurance under (2), and continued insurance and pure endowment under (3), will be computed on the basis of the American Table of Mortality and Interest at three per cent, at the attained age of the Insured on the date of default.

SECTION 6. OTHER BENEFITS AND PROVISIONS. AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

ASSIGNMENT.—Any assignment of this Policy must be made in duplicate and one copy filed with the Company at its Home Office. The Company assumes no responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—When the right to change the beneficiary has been reserved, the Insured may at any time, and from time to time, change the beneficiary, provided this Policy is not then assigned. Every change of beneficiary must be made by written notice to the Company at its Home Office accompanied by the Policy, and will take effect only when duly endorsed on the Policy by the Company. In the event of the death of any beneficiary before the Insured the interest of such beneficiary shall vest in the Insured.

GRACE.—If any premium is not paid on the day it falls due the policyholder is in default; but a grace of one month (not less than thirty days) subject to an interest charge of five per cent per annum will be allowed for the payment of every premium after the first, during which time the insurance continues in force. If death occurs within the period of grace the unpaid premium for the then current insurance year will be deducted from the amount payable hereunder.

INDEBTEDNESS.—Any indebtedness to the Company against the Policy shall be deducted in any settlement thereof.

PAYMENT OF PREMIUMS.—All premiums are payable on or before their due date, at the Home Office of the Company or to an authorized agent of the Company, but only in exchange for the Company's official premium receipt signed by the President, a Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company, and countersigned by the person receiving the premium. No person has any authority to collect a premium unless he then holds said official premium receipt. The premium is always considered as payable annually in advance, but by agreement in writing and not otherwise may be made payable in semi-annual or quarterly payments. Any unpaid premiums required to complete payment for the current insurance year in which death occurs shall be deducted from the amount payable hereunder. The payment of the premium shall not maintain the Policy in force beyond the date when the next payment becomes due, except as to the benefits provided for herein after default in premium payment.

REINSTATEMENT.—At any time within five years after any default, upon written application by the Insured and upon presentation at the Home Office of evidence of insurability satisfactory to the Company, this Policy may be reinstated together with any indebtedness in accordance with the loan provisions of the Policy, upon payment of loan interest, and of arrears of premiums with five per cent interest thereon from their due date.

SELF-DESTRUCTION.—In event of self-destruction during the first two insurance years, whether the Insured be sane or insane, the insurance under this Policy shall be a sum equal to the premiums thereon which have been paid to and received by the Company and no more.

OPTIONAL METHODS OF SETTLEMENT.—If there is no assignment of this Policy, the Insured, or in case the Insured shall not have done so, the beneficiary after the Insured's death, may, by written notice to the Company at its Home Office, make the proceeds of this Policy payable under one of the options contained in Section 7, which section is endorsed hereon and made a part of this Policy.

MISCELLANEOUS PROVISIONS.—The Policy and the application therefor, copy of which is attached hereto, constitute the entire contract. All statements made by the Insured shall, in absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the Policy or be used in defense to a claim under it, unless it be contained in the written application and a copy of the application is endorsed upon or attached to this Policy when issued. The Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy. No agent is authorized to waive forfeitures, or to make, modify or discharge contracts, or to extend the time for paying a premium.

This Policy is free of conditions as to residence, travel, occupation, or military or naval service, and shall be incontestable after two years from its date of issue except for non-payment of premium. All benefits under this Policy are payable at the Home Office of the Company in the City and State of New York.

In Witness Whereof the NEW YORK LIFE INSURANCE COMPANY has caused this contract to be signed this *twelfth* day of *April*, Nineteen Hundred and *Sixteen*.

SEYMOUR M. BALLARD,

Secretary.

DARWIN P. KINGSLEY,

President.

SECTION 7. OPTIONAL METHODS OF SETTLEMENT.

Option 1.—The proceeds may be left with the Company subject to withdrawal in whole or in part at any time on demand.

sums of not less than one hundred dollars. The Company will credit interest on the proceeds so left with it at such rate as it may each year declare on such funds, at a rate, however, never less than three per cent per annum and credited annually.

Option 2.—In equal instalments for an agreed number of years.

Option 3.—In equal instalments for twenty years, and for as many years thereafter as the payee shall survive. The amount of each instalment shall be determined by the attained age of the payee on the date when the instalment payments begin. If the Insured shall so direct in writing, the instalments payable under this option shall not be transferable, nor subject to commutation or incumbrance, during the lifetime of the payee.

Any instalments under Options 2 or 3 shall be payable either immediately upon approval of proofs of death of the Insured in case such death occurs before the end of the Endowment period, or immediately at the end of the Endowment period in case the Insured is then living, and annually, semi-annually, quarterly or monthly thereafter as may be agreed.

In the event of the death of a payee any unpaid sum left with the Company under Option 1 shall be paid in one sum; any unpaid instalments payable under Option 2, or any instalments for the fixed period of twenty years only under Option 3 which shall not then have been paid, shall be commuted at three per cent compound interest, and unless otherwise agreed in writing shall be paid in one sum to the executors or administrators of such payee.

The sums payable under the foregoing options are based upon an assumed interest earning of three per cent, but if in any year the Company shall declare for that year upon funds held by it under such options interest at a rate greater than three per cent, the sum then payable under Option 2, or under Option 3 within the fixed period of twenty years, shall be increased accordingly.

After this Policy becomes a claim, and upon surrender of the Policy, the Company will make and deliver to each payee a certificate evidencing his rights and benefits under the option selected.

Instalment options are not applicable to a Policy which is payable to a corporation or co-partnership, nor to policies under which the net sum payable is less than one thousand dollars.

The minimum payments will be \$50 when paid annually, \$25 when paid semi-annually, \$15 when paid quarterly, or \$10 when paid monthly, and the total of the fractional payments each year shall equal the annual payment each year as shown in the following tables, which are based upon a Policy, the proceeds of which are \$1,000. The figures contained in the table will apply pro rata to this Policy.

OPTION 2.

Number of Annual Instalments	2	3	4	5	6	7	8	9	10	11	12
Amount of each Annual Instalment	\$ 507 39	\$ 343 23	\$ 261 19	\$ 211 99	\$ 179 22	\$ 155 83	\$ 138 30	\$ 124 69	\$ 113 81	\$ 104 92	\$ 97 53

Number of Annual Instalments	13	14	15	16	17	18	19	20	21	22	23	24	25
Amount of each Annual Instalment	\$ 91 29	\$ 85 94	\$ 81 32	\$ 77 29	\$ 73 74	\$ 70 59	\$ 67 78	\$ 65 25	\$ 62 98	\$ 60 91	\$ 59 04	\$ 57 32	\$ 55 76

OPTION 3.

Age of Payee when Policy becomes Payable	0	1	2	3	4	5	6	7	8	9
Amount of each Annual Instalment	\$42 48	\$40 17	\$39 38	\$39 06	\$38 93	\$38 91	\$38 96	\$39 05	\$39 19	\$39 35
Age of Payee when Policy becomes Payable	10	11	12	13	14	15	16	17	18	
Amount of each Annual Instalment	\$39 52	\$39 70	\$39 88	\$40 08	\$40 28	\$40 49	\$40 71	\$40 94	\$41 18	
Age of Payee when Policy becomes Payable	19	20	21	22	23	24	25	26	27	28
Amount of each Annual Instalment	\$41 42	\$41 68	\$41 95	\$42 24	\$42 53	\$42 84	\$43 16	\$43 49	\$43 84	\$44 20
Age of Payee when Policy becomes Payable	29	30	31	32	33	34	35	36	37	
Amount of each Annual Instalment	\$44 58	\$44 98	\$45 39	\$45 82	\$46 27	\$46 73	\$47 22	\$47 73	\$48 25	
Age of Payee when Policy becomes Payable	38	39	40	41	42	43	44	45	46	47
Amount of each Annual Instalment	\$48 79	\$49 36	\$49 94	\$50 54	\$51 17	\$51 80	\$52 45	\$53 12	\$53 80	\$54 49
Age of Payee when Policy becomes Payable	48	49	50	51	52	53	54	55	56	
Amount of each Annual Instalment	\$55 19	\$55 89	\$56 60	\$57 29	\$57 98	\$58 68	\$59 32	\$59 96	\$60 58	
Age of Payee when Policy becomes Payable	57	58	59	60	61	62	63	64	65	66
Amount of each Annual Instalment	\$61 16	\$61 72	\$62 23	\$62 71	\$63 15	\$63 54	\$63 89	\$64 20	\$64 45	\$64 67
Age of Payee when Policy becomes Payable	67	68	69	70	71	72	73 and over			
Amount of each Annual Instalment	\$64 85	\$64 98	\$65 09	\$65 16	\$65 21	\$65 23	\$65 25			

20 PAYMENT LIFE NON-PARTICIPATING POLICY
WITH DISABILITY BENEFITS.No. 99,999.
AMOUNT, \$10,000.AGE, 35.
PREMIUM, \$309.40.NORTH AMERICAN LIFE INSURANCE
COMPANY,
OF CHICAGO.

Agrees to Pay the sum of *Ten Thousand* Dollars, at its Home Office, in Chicago, Illinois, upon receipt at said Home Office of due proof of the death of *John Doe*, the Insured, to *Mary, wife* of the Insured, Beneficiary, subject to the privileges and provisions on the following pages hereof, which are hereby made part of this contract.

This contract is made in consideration of the application for this policy, a copy of which is hereto annexed, and in further consideration of the payment, on or before delivery of this Policy, of the first year's annual premium of *Three Hundred Nine and 40/100* Dollars, comprising the legal reserve and the premium for term insurance for the first policy year, computed in accordance with the laws of the State of Illinois; and in consideration of the further payment of a like annual premium on the *Third* day of *March* in every year thereafter during its continuance, until *Twenty* full year's premiums in all shall have been paid, this policy will be renewed and continued in force in accordance with its terms.

In Witness Whereof, the NORTH AMERICAN LIFE INSURANCE COMPANY OF CHICAGO has caused this agreement to be executed this *Third* day of *March*, Nineteen Hundred and *Fifteen*.

W. P. KENT,
*Secretary.*J. H. McNAMARA,
President.

PRIVILEGES AND PROVISIONS.

LOANS.—Cash loans will be granted on the sole security of this policy and proper assignment of the same, at any time while the policy is in force after premiums have been paid in cash for three full years, for a sum equal to, or at the option of the Insured, less than the cash surrender value indicated in Column (1) of the accompanying table, deducting therefrom all other indebtedness hereon to the Company. Said loans shall be subject to interest at the rate of six per cent. per annum, payable in advance to the end of the current policy year, and annually in advance thereafter. At the option of the Company the loan may be deferred for a period not exceeding ninety days, after the application therefor is received by the company, unless such loan is to be applied solely to the payment of a current premium hereunder. Failure to repay any such loan or to pay interest thereon shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the loan value at the time of such failure, but if the interest is not paid when due it shall be added to the indebtedness; and whenever the total indebted-

ness shall become equal to the loan value the policy shall be forfeited or void provided such indebtedness be not reduced to less than the said loan value within one month (not less than thirty days) after notice to that effect shall have been mailed by the Company to the last known address of the person to whom the loan was made, of the Insured, and of the assignee of record at the Home Office of the Company, if any.

SPECIAL PREMIUM LOAN PRIVILEGE.—The owner of this Policy, at any time while there is no default in payment of any premium hereunder, or upon reinstatement, may file with the Company a request for automatic premium loans. If after such request shall have been filed any premium on this Policy be not paid in cash on or before the date when due or within the month of grace, the Company will charge up such premium (and any subsequent premium or premiums not paid in cash) with interest at six per cent. per annum, in advance, against the then loan value of this Policy, as stated above, provided that such loan value is sufficient. Any premium or premiums so charged against the loan value of this Policy shall be considered as a loan upon the Policy and shall be subject to the same terms and conditions as any loan made under the terms of the preceding clause "Loans." The request for automatic premium loans may be revoked at any time in writing by the said owner, provided, however, that such revocation shall not affect any loan that may have been previously made under this privilege.

CASH SURRENDER VALUE.—If this Policy be legally surrendered to the Company within one month after the end of the third year from its date or of any year thereafter, and all premiums to the end of that year have been paid in full, the Company will pay therefor, in lieu of all other benefits, the sum indicated in Column (1) of the accompanying table, less any indebtedness to the Company on account of this Policy.

PAID-UP LIFE INSURANCE.—Upon written request by the owner, accompanied by this Policy, within one month after default in the payment of any premium after it shall have been in force for three full years, this Policy will be endorsed for the amount of non-participating Paid-Up Life Insurance indicated in Column (2) of the accompanying table, payable under the conditions of this Policy at the death of the Insured; provided that such Paid-Up Insurance shall be without the right to loans, and provided further that if there be any indebtedness to the Company on account of this Policy, the amount of such Paid-Up Insurance will be reduced in the proportion that the total indebtedness bears to the Cash Surrender Value of this Policy at date of default.

AUTOMATIC EXTENDED INSURANCE.—After premiums on this Policy shall have been paid in cash for three full years, if any subsequent premium is not paid within one month after the day when due or charged against the loan value of the policy as provided in the above "Special Premium Loan Privilege" clause, and if this Policy be not surrendered for its Cash Surrender Value or endorsed for Paid-Up Life Insurance, the insurance hereunder will, without any action on the part of the Insured, be continued for its face amount, but without the right to loans, as non-participating Paid-Up Term Insurance for the period indicated in Column (3) of the accompanying table, from the date to which premiums have been paid; provided that if there be any indebtedness hereon to the Company, the amount payable hereunder will be reduced in the proportion that the total indebtedness bears to the Cash Surrender Value of this Policy at date of default.

CASH SURRENDER VALUES UNDER PAID-UP LIFE INSURANCE AND AUTOMATIC EXTENDED INSURANCE.—Any Paid-Up Life Insurance or Automatic Extended Insurance in force under the provisions of the preceding paragraphs may be surrendered at any time for its full reserve value at the time of such surrender.

TABLE OF LOAN AND SURRENDER VALUES.

After Policy has been in Force	(Column 1) Cash Surren- der or Loan Value	(Column 2) Paid-up Life Insurance	(Column 3) Insurance Continued for	
			Years	Months
3	\$400	\$1080	4	7
4	630	1570	7	2
5	870	2110	9	10
6	1110	2650	12	3
7	1360	3180	14	5
8	1620	3710	16	3
9	1890	4240	17	11
10	2180	4780	19	4
11	2470	5300	20	7
12	2770	5820	21	8
13	3090	6340	22	8
14	3410	6860	23	7
15	3750	7380	24	7
16	4100	7890	25	6
17	4460	8400	26	9
18	4840	8930	28	2
19	5240	9460	30	5
20	5660	10000	Paid Up	
Years				

NOTE.—Loans will be made at the beginning instead of at the end of any year, provided the full year's premiums have been paid.

The reserve for which funds are to be held upon this policy shall be computed according to the Illinois standard of valuation upon the American Experience Table of Mortality with interest at three and one-half per cent. per annum.

The surrender options in the above table are mathematical equivalents and the net value of each option is equal to the entire reserve on this policy according to the foregoing standard less an amount not greater in any case than one per cent. of the amount insured by the policy. For the twentieth and subsequent years each of such net values shall be equal to the full American Experience three and one-half per cent. reserve. If this policy is continued in force beyond the twentieth year, figures for later years will be furnished on application to the Home Office.

In case premiums are paid in semi-annual or quarterly installments the values at intermediate periods between the anniversaries will be computed on the same basis as the corresponding values at the end of the last completed year.

CHANGE OF BENEFICIARY.—The Insured, if there be no existing assignment of this Policy made as herein provided, may, while the Policy is in force, designate a new beneficiary, by filing written notice thereof at the Home Office of the Company, accompanied by this Policy for suitable endorsement. Such change shall take effect upon the endorsement of the same on the Policy by the Company whereupon all rights of the former beneficiary or beneficiaries shall cease. If any beneficiary shall die before the Insured, the interest of such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office, or to any agent of the Company upon delivery on or before the date due, of a receipt signed by the President, the Vice-President, or the Secretary of the Company, and countersigned by said agent.

In lieu of the annual premium specified on the first page hereof the Company will, upon written request by the owner of this Policy, accept instalments of *One Hundred and Sixty Dollars and Nine cents* semi-annually in advance, or *Eighty-Two Dollars and* * * * cents quarter-annually in advance.

If premiums hereon are paid in semi-annual or quarterly instalments, any portion of the premium for the then current policy year remaining unpaid when this policy matures shall be considered an indebtedness to the Company on account of this Policy.

Except as herein provided, the payment of a premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable.

DAYS OF GRACE.—A grace of one month (not less than thirty days) will be granted for the payment of premiums after the first, during which time the insurance shall continue in force. If death occur within the days of grace, the unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

REINSTATEMENT.—This Policy may be reinstated after default in payment of any premium upon evidence of insurability satisfactory to the Company, subject to payment of the past due premiums, with interest at six per cent. per annum thereon, provided that any indebtedness previously existing against this Policy shall be reinstated with interest at six per cent. per annum from date of default, and provided that said indebtedness with interest does not exceed the loan value after past due premiums, with interest, have been paid.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any settlement of this Policy, or in any benefit hereunder.

ASSIGNMENTS.—No assignment of this Policy shall be binding upon the Company, unless it be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTIONS GAURANTEED AT THE END OF TWENTY YEARS.

If the Insured is living on the *Third* day of *March*, 1935, provided all the premiums have been duly paid under this contract, one of the following options may be selected:

- (1). Continue the contract without further payment of premiums as a paid-up policy payable at death.
- (2). Surrender this contract for a cash payment of *Five Thousand, Six Hundred and Sixty* Dollars, less any indebtedness hereon.
- (3). Surrender this contract for an annual income payable during the lifetime of the Insured, based on the Company's published Annuity tables then in force.

MODES OF SETTLEMENT.

The Insured or the owner, or the beneficiary after the Insured's death, in case the insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this policy upon the death of the Insured, provided such net sum be not less than \$1,000, paid either in cash or as follows:

- (1) By the payment of interest thereon at three and one-half per centum per annum, payable at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said net sum, together with any accrued interest for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.
- (2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately in accordance with the following table for each \$1,000 of said net sum.
- (3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each \$1,000 of said net sum.

Semi-annual, quarterly or monthly payments, for proportionate amounts, will be made in lieu of annual payments under (2) or (3), if request therefor is included in the written notice, above referred to.

Any instalments under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns. Unless otherwise specified by the owner or by the beneficiary in making such election, the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value of the payments yet to be made, computed upon the same basis as option (2) in the following table; provided that no such commutation will be made under option (3) except after the death of the beneficiary occurring within the aforesaid twenty years.

OPTION (2)

Number of Annual Instalments	Amount of Each Instalment	Number of Annual Instalments	Amount of Each Instalment
2	\$508 60	14	\$ 88 47
3	344 86	15	83 89
4	263 05	16	79 89
5	213 99	17	76 37
6	181 32	18	73 25
7	158 01	19	70 47
8	140 56	20	67 98
9	127 00	21	65 74
10	116 18	22	63 70
11	107 34	23	61 86
12	99 98	24	60 17
13	93 78	25	58 62

OPTION (3)

Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment
10	\$43 24	24	\$46 33	38	\$52 03	52	\$60 91
11	43 40	25	46 63	39	52 57	53	61 57
12	43 57	26	46 95	40	53 13	54	62 21
13	43 75	27	47 28	41	53 71	55	62 82
14	43 94	28	47 62	42	54 31	56	63 41
15	44 13	29	47 98	43	54 93	57	64 02
16	44 34	30	48 36	44	55 56	58	64 54
17	44 55	31	48 76	45	56 21	59	65 09
18	44 77	32	49 17	46	56 86	60	65 57
19	45 00	33	49 60	47	57 53	61	66 09
20	45 24	34	50 04	48	58 21	62	66 09
21	45 50	35	50 51	49	58 89	and over	
22	45 76	36	51 00	50	59 57		
23	46 04	37	51 50	51	60 26		

GENERAL PROVISIONS.

(1) No one has power to make or modify this contract insurance, or to extend the time for paying any premium, and

Company shall not be bound by any promise or representation heretofore or hereafter made, unless made in writing by any two of the following officers, viz.: The President, Vice-President or Secretary. (2) If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premiums paid would have purchased at the correct age. (3) This Policy shall be incontestable after one year from its date except for non-payment of premium. (4). If the Insured shall, within one year from the date hereof, enter or engage in military or naval service in time of war, or travel or reside South of the Tropic of Cancer or North of the 60th Degree North Latitude, without first obtaining the written consent of the Company; or, if the Insured shall during said year engage in any of the following extra hazardous occupations or employments, viz.: Retailing intoxicating liquors, handling electric wires and dynamos, blasting, mining, submarine labor, aeronautic ascensions, the manufacture or handling of highly explosive substances, serve upon any railroad train or track, or any switch, or in coupling cars, or on any steam or other vessel, unless written permission is expressly granted by the Company; or, if within one year from the date hereof the Insured shall die by his own hand or act, whether sane or insane; then, and in either of the above events, the only amount payable hereunder shall be a sum equal to the premiums paid hereon, with interest at the rate of 6 per cent. per annum. (5) This Policy or any Paid-Up or Continued Insurance or other benefits granted as provided herein, shall not participate in the profits or surplus of the Company. (6). If this Policy shall become a claim by the death of the Insured, settlement shall be made upon receipt of due proof of death and of the interest of the claimant and not later than two months after receipt of such proof. (7) This Policy and the application therefor, a copy of which is hereto annexed, shall constitute the entire contract between the parties, and all statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the Policy or be used in defense to a claim thereunder unless it is contained in a written application and a copy of such application be endorsed upon or attached to the Policy when issued.

PROTECTION IN EVENT OF TOTAL AND PERMANENT DISABILITY.

Upon receipt of due proof, at any time after one full year's premium shall have been paid on this policy and before default in the payment of any subsequent premium, that the Insured before attaining the age of sixty years has become wholly and permanently disabled by bodily injury or disease, and will be continuously and wholly prevented thereby for life from engaging in any occupation whatsoever for remuneration or profit, the Company, by an endorsement on this contract, will agree to waive payment of any premium or premiums that may thereafter become due during the continuance of such disability. Premiums so waived shall not be a lien on this contract, and the loan and surrender values specified on the second page of this policy shall increase in the same manner as if the premiums were being paid by the Insured.

Upon written request by the owner of this policy, the Company will further agree, in said endorsement, to pay the face amount

of this policy to the Insured, during such disability, in ten equal annual instalments, beginning one year after receipt of said proof of disability, provided that such instalments shall be in full settlement of this policy, and in lieu of all other benefits thereunder, and provided further, that if any indebtedness to the Company on account of this policy shall remain unpaid at the time of such endorsement, each of such annual instalments shall be reduced by an amount equal to twelve per cent. of such indebtedness. In the event of the death of the Insured after such endorsement, and before the ten annual instalments shall have been paid, the remaining instalments shall be paid to the beneficiary as they become due.

If like total and permanent disability shall occur, under the conditions above stated, but after the Insured has attained the age of sixty years, the Company will allow all premiums falling due more than six months after receipt of due proof of such disability to accumulate without interest as an indebtedness on this contract, and in such case the loan and surrender values specified on the second page of this policy shall increase in the same manner as if the premiums were being paid by the Insured.

The Company, notwithstanding acceptance of proof of disability, may, from time to time, but not oftener than once a year, require proof of the continuance of such disability, and if the Insured shall fail to furnish such proof, or if the Insured shall have become able to engage in any occupation whatsoever for remuneration or profit, then all premiums thereafter falling due must be paid as originally provided in the policy; and if the policy shall have been endorsed for payment in instalments the Company's obligation to make further instalment payments shall immediately cease, and the policy shall be restored, as originally issued, for its face amount less the sum of the instalments paid. Premiums thereafter falling due and all benefits under the policy shall be reduced proportionately and shall be based on such reduced amount of insurance, and any indebtedness to the Company on account of the policy outstanding at the date of said endorsement shall be restored, together with interest at six per cent. per annum from said date.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning of this provision.

This provision will be canceled at any time upon written request by the Insured, accompanied by this policy for proper endorsement, in which event the subsequent annual premiums will be reduced twenty-five cents for each one thousand dollars insured hereunder, which is the premium included for this benefit in the total premium charged for this policy.

NOTICE.

It is not necessary for the Insured or the Beneficiary to employ the agency of any person, firm or corporation in collecting the insurance under this policy, or in receiving any of its benefits. Time and expense will be saved by writing direct to the Home Office, North American Building, Chicago, Ill.

APPLICATION.

I hereby declare that all the statements and answers to the above questions are complete and true, and I agree as follows: 1. That this application, including the statements made or to be made to the Company's Medical Examiner, shall become a part of the Contract of insurance hereby applied for. 2. That no statements, promises or information made or given by, or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company, at the Home Office, in this application. 3. That the policy hereby applied for shall be accepted subject to its terms, and that said policy shall not take effect until the same has been issued and delivered by the Company and the first premium paid thereon in full during my lifetime, and while I am in good health. 4. That any payment in advance on account of premium shall be binding on the Company only in accordance with the Company's receipt, made up; without alteration, on the receipt form detached from this application. 5. That the Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by said policy.

MEDICAL EXAMINER'S FORM.

I declare on behalf of myself and of any person who shall have or claim an interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY
WITH DISABILITY BENEFIT RIDER

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$368.50.

THE NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY

In Consideration of the payment of *Three hundred sixty-eight and 50-100* Dollars, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum to the said Company on or before the *Second* day of *January* in every year until *twenty* full years' premiums shall have been paid or until the prior death of *John Doe*, of *Milwaukee, Wisconsin*, (hereinafter called the Insured), promises, upon receipt of due proof of the death of the Insured, to pay at its Home Office unto his wife, *Iane Doe*, Beneficiary, *subject to the right of the insured to change such beneficiary*, the sum of *Ten Thousand* Dollars, less any unpaid premium or premiums for the then current policy year and any other indebtedness on account of this Policy; provided, however, that if there be no Beneficiary or Contingent Beneficiary surviving the Insured, such payment unless otherwise directed by the Insured and endorsed by the Company on this Policy shall be made to the executors, administrators or assigns of the said Insured.

Subject to the Rights of any Assignee and With or Without Reserving the Right of Revocation, the Insured, (1) may designate a Beneficiary or Beneficiaries if none be named in this Policy, or in the event of the death of any person designated; (2) and may designate a Contingent Beneficiary or Beneficiaries whose interest shall be as expressed in, or by endorsement of the Company on, this Policy; (3) and may change any Beneficiary or Contingent Beneficiary not irrevocably designated. If there be more than one Beneficiary the interest of any deceased Beneficiary shall pass to the survivor or survivors unless otherwise directed by the Insured and endorsed by the Company on this Policy. No designation, direction, revocation or change shall be effective unless duly made in writing, and filed at the Home Office of the Company (accompanied by the Policy for suitable endorsement) prior to or at the time this Policy shall become payable.

No Assignment of this Policy shall be binding upon the Company until it be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment, and satisfactory proof of assignee's interest must be produced on making claim.

This Policy is issued and accepted by the parties in interest subject to the provisions stated on the second and third pages hereof which are a part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, of Milwaukee, Wisconsin, has by its President and Secretary executed this contract, this *Second* day of *January*, one thousand nine hundred and *twelve*.

A. S. HATHAWAY,
Secretary.

GEO. C. MARKHAM,
President.

PROVISIONS.

POLICY AND APPLICATION: ENTIRE CONTRACT.—1. This Policy and the application therefor (a copy of which is attached to this Policy when issued) constitute the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no statement of the Insured shall avoid this Policy or be used in defense to a claim thereunder unless it is material and is contained in the said application.

AGENTS.—2. No agent of the Company has any authority to waive forfeitures or to make, alter or discharge contracts.

RESERVE.—3. The reserve on this Policy and any dividend additions thereto shall be in accordance with the American Experience Table of Mortality with interest at three per cent.

SUICIDE.—4. If within one year from the date hereof the Insured shall, whether sane or insane, die by his own hand, the liability of the Company under this Policy shall be limited to the amount of the reserve hereon.

INCONTESTABILITY.—5. This Policy shall be incontestable after one year from its date except for non-payment of premium, provided, however, that if the age of the Insured has been misstated, and the error shall not have been adjusted during his lifetime, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

PREMIUM PAYMENTS.—6. The insurance under this Policy is based upon annual premiums payable in advance, but payments may be made semi-annually or quarterly, in advance, at the premium rates therefor now in use by the Company, and change from the mode selected to either of the other of such modes may be made on any anniversary of the Policy. No premium after the first shall be considered paid (except it be duly charged as a premium loan) unless a receipt, signed by the President or Secretary of the Company and countersigned by an agent authorized to receive such premium, shall be given therefor. Should default be made in the payment of any premium this Policy shall cease and determine except as hereinafter otherwise provided.

GRACE.—7. A grace of thirty-one days, during which time the insurance shall remain in full force, will be allowed for the payment of every premium except the first.

REINSTATEMENT.—8. This Policy will be reinstated at any time within five years succeeding default in premium payment, upon evidence satisfactory to the Company of the insurability of the Insured and payment of all premium arrears with in-

terest at the rate of five per cent per annum, and the payment or reinstatement of any indebtedness which existed at the time of such default with interest from that date.

DIVIDEND OPTIONS.—9. This Policy while in force except as extended term insurance shall participate in the surplus of the Company and the Company will annually determine and account for the divisible surplus accruing hereon until all surplus found to have arisen from this Policy shall have been returned.

The current dividend each year, at the option of the owner of the Policy, may be: (a) withdrawn in cash; or (b) applied to the payment of premiums; or (c) applied to the purchase of non-forfeitable participating paid-up additions to the Policy; or (d) left to accumulate to the credit of the Policy and withdrawable on any anniversary thereof, at such rate of interest not less than three per cent, credited annually, as may be determined by the Company. Unless the owner of the Policy shall otherwise elect in writing, dividends will be paid in cash.

PAID-UP AND ENDOWMENT OPTIONS.—10. Whenever the reserve on this Policy and existing dividend additions at the end of any policy year shall equal or exceed the net single premium for the attained age of the Insured by the American Experience Table of Mortality with interest at three per cent for an amount of insurance equal to the face amount of this Policy, the Company, at the written request of the Insured, will endorse the Policy (subject to any existing indebtedness) as participating paid-up insurance for such an amount as the said reserve will purchase at the premium named; or, whenever said reserve at the end of any policy year shall equal or exceed the face amount of this Policy, the Company upon a full and valid surrender of the Policy and all claims thereunder will pay, as a matured endowment, the amount of said reserve less any existing indebtedness to the Company on account of this Policy.

NON-FORFEITURE AND LOAN FEATURES.

11. The following provisions relating to the Non-Forfeiture and Loan features of this Policy shall become operative only after payment of premiums for two full years, and no request, revocation or change in connection with such provisions shall become effective unless duly made in writing and filed at the Home Office of the Company:

BASIS OF SURRENDER VALUES.—11a. The cash surrender value of this Policy at any time prior to default in premium payment or within the thirty-one days of grace, will be the then reserve on the Policy and any dividend additions then existing, less any indebtedness to the Company on account thereof, and less also a surrender charge on the amount insured which during the fifth or any previous Policy year shall be at the rate of ten dollars per \$1,000 of insurance and which thereafter shall diminish annually at the rate of one dollar per \$1,000 of insurance.

PREMIUM LOANS.—11b. Upon request of the Insured, together with the Assigns if any, made prior to default in premium payment, the premium or premiums thereafter falling due during the time any such request shall remain unrevoked and not paid when or before due, will be charged as a premium loan with interest at the rate of five per cent. per annum, provided the cash surrender value (as stated in the preceding paragraph numbered 11a) shall be sufficient to cover such loan. Any premium loan may be repaid at any time.

EXTENDED AND PAID-UP INSURANCE OPTIONS.—11c. Upon default in premium payment, unless the premium be paid withi

the thirty-one days of grace, the face amount of the Policy and any existing dividend additions, less any indebtedness to the Company on account thereof, will be extended automatically as non-participating term insurance for such length of time from the date of such default as the then cash surrender value (as stated in the preceding paragraph numbered 11a) will provide at the net single premium rate for the attained age of the Insured according to the American Experience Table of Mortality with interest at three per cent.

11d. Upon request of the Insured, together with the Beneficiary and Assigns if any, made prior to default in premium payment or within the thirty-one days of grace and including a waiver of the automatic extended term insurance feature, participating paid-up insurance will be secured upon default in premium payment, unless the premium be paid within the thirty-one days of grace, for such an amount as the then cash surrender value (as stated in the preceding paragraph numbered 11a, but exclusive of any indebtedness which shall remain as a lien against the policy) will provide at the net single premium rate for the attained age of the Insured according to the American Experience Table of Mortality with interest at three per cent.

11e. Change from automatic extended term insurance to paid-up insurance, or vice versa, may be made in accordance with their respective provisions, if the Policy be not then in premium default for more than thirty-one days.

CASH SURRENDER AND LOAN OPTIONS.--11f. Upon request accompanied by a full and valid surrender of this Policy and all claims thereunder, the Company will pay the then cash surrender value thereof, which while the Policy is in full force including the thirty-one days of grace shall be as stated in the preceding paragraph numbered 11a, and subsequent thereto shall be the full reserve on the form of insurance then in force less any indebtedness to the Company on account thereof.

11g. Upon request and the sole security of this Policy properly assigned, the Company, unless extended term insurance be in force, will advance at a rate of interest not exceeding six per cent. per annum, an amount which with the interest, and any unpaid premium or premiums, for the then current policy year shall equal, or at the option of the Insured be less than the cash surrender value of the Policy and of any existing dividend additions at the end of such year. Failure to pay either loan or interest shall not avoid the Policy unless the total indebtedness to the Company on account thereof shall equal or exceed the cash surrender value of the Policy and any existing dividend additions, nor until thirty-one days after notice shall have been mailed to the last known address of the Insured and of any Assignee.

11h. The Company shall have the right to defer payment of the cash value, or the making of the loan (unless for the purpose of paying renewal premiums on policies in this Company), for a period not exceeding ninety days.

TABLE OF LOAN AND SURRENDER VALUES.

This Table is based upon a policy of \$1,000 free from indebtedness and without dividend additions. The Values stated will apply pro rata to the amount of this Policy and due allowance will be made for any dividend additions continued in force and also for any portion of a year's premium paid over and above the premiums for the full number of years indicated. Indebtedness will be adjusted as stated in the Policy.

At End of Policy Year.	Loan or Cash Value.	Paid-up Insurance.	EXTENDED TERM INSURANCE.	
			Years.	Days.
2	\$34 72	\$80	3	360
3	58 20	131	6	255
4	82 46	183	9	144
5	107 52	234	11	340
6	134 40	287	14	110
7	162 14	340	16	127
8	190 77	393	18	36
9	220 31	445	19	215
10	250 78	497	20	319
11	282 24	549	21	363
12	314 68	600	22	361
13	348 16	652	23	329
14	382 70	703	24	284
15	418 33	753	25	248
16	454 11	802	26	219
17	491 07	851	27	245
18	529 31	901	29	8
19	568 89	950	31	24
20	609 92		Policy full paid.	
21	621 18			
22	632 51			

The Values in the above Table after the fourteenth policy year are equal to the full reserve according to the American Experience Table of Mortality with interest at three per cent. The basis upon which the Table is constructed will apply if this Policy be continued in force beyond the twenty-second year.

PROVISIONS RELATING TO SETTLEMENT (IN LIEU OF PAYMENT IN ONE SUM) WHEN THIS POLICY BECOMES PAYABLE.

The Insured shall have the right, with the privilege of revocation and change, to elect, in lieu of payment in one sum, either of Options "A", "B", or "C", or that the amount payable be distributed under two or more of said options; the Beneficiary or Beneficiaries when this policy becomes payable shall have the same right and privilege if no such election effected by the Insured shall then be in force; the Beneficiary or Beneficiaries if of lawful age when this Policy becomes payable, shall also (subject to the rights of an assignee, and if there then be living no Contingent Beneficiary designated by the Insured) have the right, with the privilege of revocation and change, to designate a Contingent Beneficiary or Beneficiaries whose interest shall be as expressed in, or endorsed by the Company on, this Policy; provided, however—

AMOUNT PAYABLE.—1st. The amount payable must equal or exceed \$1,000 for each option elected.

ENDORSEMENT.—2nd. No election, direction, designation, revocation or change shall be effective unless duly made in writing and filed at the Home Office of the Company (accompanied by the Policy for suitable endorsement) prior to or at the time this Policy shall become payable.

DECEASED BENEFICIARY.—3rd. If there be more than one Beneficiary, the interest of any deceased Beneficiary shall, upon satisfactory proof of such decease, pass to the survivor or survivors unless otherwise directed by the Insured and endorsed by the Company on this Policy; except that under Option "C" only so many of the stipulated installments, if any, as then remain unpaid, shall so pass.

RIGHTS OF CONTINGENT BENEFICIARY.—4th. Unless otherwise directed by the designator and so endorsed by the Company on this Policy, the Contingent Beneficiary or Beneficiaries, if any, shall, upon satisfactory proof of the death of the last surviving Beneficiary, succeed to all the interest, rights and privileges then possessed by such Beneficiary; except that under Option "C" the interest of any Contingent Beneficiary shall be limited to such of the stipulated installments, if any, as then remain unpaid.

LAST SURVIVING BENEFICIARY OR CONTINGENT BENEFICIARY.—5th. At the death of the last surviving Beneficiary if there be no Contingent Beneficiary then living, or at the death of the last surviving Contingent Beneficiary occurring subsequently thereto, the amount retained by the Company under Option "A" will be paid to the executors, administrators or assigns of such last surviving Beneficiary or Contingent Beneficiary upon due surrender of this Policy; under the same conditions, any of the installments under Option "B", or any of the stipulated installments under Option "C", then remaining unpaid, will be commuted upon the basis of three per cent. compound interest and paid in one sum in like manner.

OPTION A.

ANNUITY EXTENSION.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured retained by the Company until the death of the last surviving Beneficiary or Contingent Beneficiary, the Company in the meantime to pay an annuity equal to three per cent. of the amount so retained, the first annuity being payable one year after the death of the Insured.

COMMUTATION.—At the time any annuity payment becomes due the Beneficiary, if of lawful age, provided the Company has not been specifically directed to the contrary by the Insured, shall have the right, upon due surrender of this Policy, to withdraw the amount so retained by the Company, in addition to such annuity payment, and if said amount be so withdrawn the annuity payments shall cease.

OPTION B.

LIMITED INSTALLMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured paid in a specified number of annual installments as per the first Table below, which shall apply pro rata per \$1,000 of the amount to be so paid, the first installment being payable immediately.

CHANGE.—The number of the installments may be changed by the Insured at any time prior to the payment of the first installment.

COMMUTATION.—The installments remaining unpaid will be commuted upon the basis of three per cent. compound interest, and paid in one sum, at any time when an installment is due, upon written request of the Beneficiary or Beneficiaries, if of lawful age, and due surrender of this Policy, provided the Company has not been specifically directed to the contrary by the Insured.

LIMITED INSTALLMENT TABLE.

No. Instalments	25	20	19	18	17	16	15*	14	13	12
Amount of each	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94	\$91 29	\$97 59
No. Instalments	11	10	9	8	7	6	5	4	3	2
Amount of each	104 92	113 81	124 69	138 30	155 83	179 22	211 99	261 19	343 23	507 39

*ILLUSTRATION.—If payment is to be made by 15 Installments, the amount of each Installment will be \$81.32 for each \$1,000.

OPTION C.

CONTINUOUS INSTALLMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured converted into an immediate life annuity to the Beneficiary at the then published rate of the Company; or, paid in either 10, 15, 20 or 25 stipulated annual installments of an amount corresponding in the Table below to the number of installments selected and to the age of the Beneficiary at the date of the death of the Insured, provided that if the Beneficiary shall survive to receive the number of installments selected, then similar installments shall be continued throughout the lifetime of the Beneficiary. The Table shall apply pro rata per \$1,000 of the amount to be so paid, the first installment being payable immediately.

PRO-RATA SHARE.—If there be more than one Beneficiary the amount to be so paid, unless otherwise directed by the Insured and endorsed by the Company on this Policy, shall be considered as divided into equal parts and the amount of each Beneficiary's annual installment shall be determined in accordance with the Table below (next page) for the age attained.

PARTICIPATION.—All payments under Options "A" and "B", and the stipulated payments under Option "O", will be increased by such annual dividends as may be apportioned by the Company.

The Annual Meetings of the Company for the election of Trustees are held at its Home Office in Milwaukee on the third Wednesday of July in each year. Policy-holders are entitled to vote at such meetings.

APPLICATION.

It is understood and agreed (1) that if the amount of the premium on the insurance herein applied for is not paid at the time of making this application there shall be no liability on the part of the said Company under this application unless nor until a policy shall be issued and delivered to me and the first premium thereon actually paid during my lifetime; and (2) that if the amount of such premium is paid to the said Company's agent at the time of making this application the insurance (subject to the provisions of the said Company's regular form of policy for the plan applied for) shall be effective from the date of my medical examination therefor and such a policy shall be issued and delivered to me or my legal representatives, provided the said Company in its judgment shall be satisfied as to my insurability, on the plan applied for, on the date of such medical examination; and (3) that if said Company shall not be so satisfied the amount of the premium paid shall be returned.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded.

CONTINUOUS INSTALLMENT TABLE.

Age of Bene- ficiary.	No. of Installments Stipulated.				Age of Bene- ficiary.	No. of Installments Stipulated.				Age of Bene- ficiary.	No. of Installments Stipulated.			
	10	15	20	25		10	15	20	25		10	15	20	25
10	\$42 08	\$41 24	\$40 38	\$39 48	35	\$49 75	\$48 30	\$46 77	\$45 21	60	\$73 79	\$67 21	\$60 30	\$54 08
11	42 27	41 43	40 54	39 64	36	50 22	48 73	47 16	45 56	61	75 41	68 17	60 76	54 28
12	42 48	41 63	40 72	39 81	37	50 70	49 18	47 56	45 89	62	77 07	69 10	61 20	54 44
13	42 71	41 84	40 91	39 97	38	51 23	49 66	47 99	46 27	63	78 75	70 00	61 60	54 60
14	42 95	42 05	41 10	40 14	39	51 78	50 16	48 43	46 64	64	80 44	70 87	61 97	54 74
15	43 19	42 28	41 31	40 32	40	52 36	50 69	48 90	47 01	65	82 11	71 68	62 32	54 86
16	43 44	42 51	41 51	40 50	41	52 98	51 25	49 38	47 42	66	83 78	72 46	62 65	Age 66
17	43 70	42 74	41 72	40 70	42	53 62	51 83	49 88	47 82	67	85 39	73 19	62 97	and over
18	43 94	42 97	41 93	40 88	43	54 32	52 45	50 40	48 22	68	86 99	73 88	63 28	same
19	44 19	43 20	42 14	41 07	44	55 04	53 10	50 94	48 64	69	88 50	74 52	63 58	as 65.
20	44 44	43 43	42 35	41 27	45	55 83	53 78	51 50	49 04	70	89 96	75 11	63 87	.....
21	44 71	43 68	42 58	41 48	46	56 54	54 49	52 08	49 46	71	91 36	75 65	Age 71	.....
22	44 99	43 94	42 81	41 68	47	57 50	55 23	52 67	49 88	72	92 69	76 14	and over	.....
23	45 28	44 20	43 05	41 89	48	58 42	56 01	53 27	50 30	73	93 96	76 57	same	.....
24	45 59	44 48	43 30	42 12	49	59 39	56 82	53 89	50 68	74	95 17	76 94	as 70.	.....
25	45 89	44 76	43 56	42 35	50	60 42	57 66	54 51	51 10	75	96 30	77 24	.....	.....
26	46 23	45 06	43 83	42 61	51	61 50	58 54	55 14	51 47	76	97 35	Age 76	.....	.....
27	46 56	45 37	44 11	42 86	52	62 63	59 44	55 76	51 84	77	98 32	and over	.....	.....
28	46 92	45 69	44 40	43 12	53	63 82	60 36	56 38	52 19	78	99 22	same	.....	.....
29	47 28	46 03	44 70	43 38	54	65 07	61 31	56 99	52 52	79	100 05	as 75.	.....	.....
30	47 65	46 36	45 02	43 67	55	66 37	62 28	57 60	52 83	80	100 82	.....	.....	.....
31	48 04	46 73	45 34	43 96	56	67 75	63 26	58 18	53 11	.....	Age 81	.....	.....	.....
32	48 45	47 10	45 68	44 27	57	69 18	64 25	58 75	53 39	.....	and	.....	.....	.....
33	48 87	47 48	46 03	44 56	58	70 67	65 24	59 29	53 65	.....	over	.....	.....	.....
34	49 29	47 88	46 39	44 88	59	72 20	66 23	59 81	53 88	.....	same	.....	.....	.....
										.....	as 80.	.....	.....	.....

For ages of Beneficiaries under 10 years the installments will be the same as for age 10.

**AGREEMENT FOR WAIVER OF PREMIUMS NON-PARTICIPATING
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY
AGREEMENT SUPPLEMENTARY TO
Policy Number 99999. Life of John Doe, Insured.**

**WAIVER OF PREMIUMS IN EVENT OF TOTAL DISABILITY BEFORE
ATTAINING 60 YEARS OF AGE.**—In consideration of the payment of an extra premium of Two and 70/100 Dollars (first payment hereby acknowledged), together with each annual premium required under said Policy, it is agreed that if, after payment of premium for one full year and during the continuance of this Agreement, the Insured shall, prior to his 60th birthday anniversary, furnish proof satisfactory to the Company that he has become totally and permanently disabled from any cause and is physically or mentally incapacitated to such an extent that he is and presumably will be wholly and permanently unable to engage in any gainful occupation or perform any work for money compensation, the Company on receipt of such proof will by suitable endorsement of this Agreement waive the payment of any and all premiums thereafter falling due under said Policy and this Agreement during the continuance of such disability, except as hereinafter stipulated and agreed:

1. No payment of extra premium under this Agreement shall be required after said Policy shall have become fully paid up or in any case after the sixtieth birthday anniversary of the Insured.

2. Notwithstanding the acceptance of proof of disability the Insured, or his legal representatives, shall annually on the anniversary of the date of said Policy, or within 31 days thereafter, file with the Company a declaration of continued disability of the Insured and shall upon request, but not oftener than once a year, furnish proof thereof satisfactory to the Company. If the Insured, or his legal representatives, at any time after such waiver shall, upon such request mailed by the Company to his or their last known address, fail to furnish such proof of continued disability, or if it shall appear to the Company that Insured has so far recovered as to be able to perform work of any kind for compensation, gain or profit, then and in either such event, said waiver shall be deemed to have failed and any premium or premiums then or thereafter falling due under said Policy and this Agreement shall be payable in accordance with the terms thereof the same as if no waiver of premiums had been made.

3. Such premiums as fall due after the receipt by Company of satisfactory proof of disability and prior to acceptance thereof shall be payable by Insured but the same shall be remitted by Company.

4. Waiver of premiums under this Agreement shall not affect the rights of the parties at interest to any benefits or privileges provided in said Policy which shall be the same as if the premiums were paid in cash.

5. It is agreed that total and permanent loss of sight of both eyes, the loss by severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall, without prejudice to any other cause of disability and upon due proof before age 60, be considered total disability within the terms of this Agreement.

6. The non-payment of the extra premium as required by this Agreement either on the due date or within the days of grace provided by said Policy shall automatically terminate this Agreement but same may be reinstated, provided the said Policy be then in full force, upon evidence satisfactory to Company of the insurability of Insured and payment of all premium arrears with interest at the rate of five per cent per annum.

7. The premiums paid on this Agreement shall not participate in the surplus of the Company and shall remain the property of the Company in event of the termination thereof in any way.

Milwaukee, Wisconsin, March 1, 1916.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY
WITH DISABILITY BENEFITS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$355.80.

NORTHWESTERN NATIONAL LIFE INSURANCE
COMPANY, MINNEAPOLIS, MINNESOTA.

Hereby insures the life of *John Doe*, (hereinafter known as the Insured), and upon receipt of due proofs of the death of the said Insured, agrees to pay at its Home Office in the City of Minneapolis *Ten Thousand Dollars*, to *Jane Doe, Wife*, (hereinafter known as the Beneficiary), if living, otherwise to the Insured's executors, administrators, or assigns, or to such other beneficiary as may be designated by the Insured, as provided upon the second page hereof.

This agreement is made in consideration of the application therefor, which is made a part of this contract, and of the payment in advance of *Three Hundred Fifty-five and 80/100 Dollars*, receipt whereof is hereby acknowledged, and of a like payment thereafter on or before the *Fifteenth* day of *May* in each and every year until premiums for *Twenty* complete years shall have been paid, or until the prior death of the Insured.

The Privileges and Conditions stated on the following pages hereof are made a part of this contract.

Minneapolis, Minnesota, the *Fifteenth* day of *May*, 1915.

JOHN T. BAXTER, *President*.

PRIVILEGES AND CONDITIONS.

PREMIUM PAYMENTS.—*First*—All premiums are payable in advance at the Home Office of the Company in Minneapolis, or to a duly authorized agent of the Company upon delivery of a receipt signed by the President, Vice-President, Secretary or Treasurer of the Company, and countersigned by such agent. Payment of a premium shall not maintain the policy in force beyond the period for which it is paid, except as herein provided.

GRACE.—*Second*—Grace of thirty-one days, during which the insurance will continue in force, will be allowed for the payment of every premium after the first.

POLICY CONTAINS ENTIRE CONTRACT.—Third—Agents are not authorized to make, alter or discharge contracts, to waive any provisions thereof, to extend this insurance, to grant permits, or to bind the Company in any way. It is agreed that this policy shall constitute the entire contract between both parties, and that all statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and that no such statement shall void the policy, unless it is contained in the written application therefor, copy of which is attached when issued.

VALUATION.—Fourth—The first year's insurance under this policy is term insurance.

CHANGE OF BENEFICIARY.—Fifth—The Insured, subject to any existing assignment of this policy, may designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company accompanied by the policy for suitable endorsement thereon, provided, in making application for the policy the right of revocation has been reserved. If any beneficiary, under either a revocable or irrevocable designation, shall die before the Insured, and the Insured shall not have designated a new beneficiary, the interest of such beneficiary shall revert to the Insured, the Insured's legal representatives or assigns.

LIMITATION OF ACTION.—Sixth—No action at law, or suit in equity shall be commenced or maintained on this contract, nor recovery had, unless such action or suit is commenced within five years from the date when such right of action accrues.

RESTRICTIONS WAIVED.—Seventh—This policy is absolutely free of conditions as to residence, occupation and travel. No permit or extra premium will be required for military or naval service.

INCONTESTABILITY.—Eighth—This policy shall be incontestable one year from its date, except for non-payment of premium.

AGE.—Ninth—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age. The Company will admit age at any time upon satisfactory proof.

SUICIDE.—Tenth—In event of the death of the Insured, within one year from the date hereof, by his or her own hand, whether sane or insane, the liability of the Company shall be the amount of the premiums paid.

ASSIGNMENTS.—Eleventh—No assignment of this policy shall be binding upon the Company unless filed at the Home Office of the Company. The Company assumes no responsibility as to the validity of any assignment.

TOTAL AND PERMANENT DISABILITY.—Twelfth—The Company, by endorsement hereon, will waive payment of the premiums thereafter becoming due, if the Insured, before attaining the age of sixty years and after paying at least one full annual premium and before

default in the payment of any subsequent premium, shall furnish proof satisfactory to the Company that he has become totally and permanently disabled by bodily injury or disease so that he is and will be permanently, continuously and wholly prevented thereby from performing any work or pursuing any occupation or profession for wages or profit. Accidental injuries which, independently of all other causes and within ninety days from the happening of the accident, result in the irrecoverable loss of the entire sight of both eyes, or in the amputation of both hands at or above the wrists, or both feet at or above the ankles, or one entire hand and one entire foot, shall also be deemed to constitute total and permanent disability.

Any premium so waived shall not be deducted from the sum payable under the policy and the loan and cash values shall be the same as if such premiums had been paid in cash when due. So long as the Company continues to waive the premiums under this agreement, it is understood that the Insured shall on demand furnish the Company satisfactory proof of the continuance of the disability and if the Insured shall fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work or pursue any occupation whatsoever for wages or profit, all premiums thereafter falling due must be paid by the Insured.

LOANS.—Thirteenth—At any time after three years' premiums have been paid, and while this policy is in full force, the Company will advance, on proper assignment of this policy, and on the sole security thereof, a sum not exceeding the loan value as stated in the table on the third page hereof, increased by the reserve upon dividend additions to this policy, if any. The granting of a loan may be deferred by the Company for not exceeding sixty days after the application therefor is made. Interest on such loan shall be at a rate not exceeding six per cent per annum, and shall be payable in advance to the end of the then current policy year, and annually in advance thereafter. The Company will deduct from such loan, interest on the loan to the end of the current policy year, any existing indebtedness on the policy, and any unpaid balance of the premium for the current policy year. Failure to repay any such advance, or to pay interest, shall not void the policy unless the total indebtedness shall equal or exceed the loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured, and if any, of the Assignee of record at the Home Office of the Company.

SURRENDER VALUE.—Fourteenth—After three full years' premiums have been paid, if any subsequent premium be not paid, the Insured may, within one month after the unpaid premium shall have become due, select one of the following options:

- (a) To surrender the policy for its cash value; or
- (b) To have the policy endorsed for non-participating, paid-up insurance of a reduced amount, payable at the same time and on the same conditions as this policy; or
- (c) To have the insurance continued in force from date of default as extended term insurance for the face amount of the policy less any indebtedness but without further participation or right to loans.

The cash value, paid-up value and period of extended insurance available if the policy is without dividend additions or indebtedness are shown in the table on the third page hereof. The reserve on dividend additions, if any, shall be added to the cash value or used to increase the amount of paid-up insurance or to extend the period of term insurance. If there is any indebtedness on account of the policy, such indebtedness shall be deducted from the cash surrender value, or the amount of paid-up insurance shall be such as the cash surrender value less the indebtedness will purchase according to the American Table of Mortality and interest at the rate of three and one-half per cent per annum, or the extended insurance shall be for the amount of the face of the policy less such indebtedness, and for such time as the cash value less all indebtedness will ex-

tend the same according to the American Table of Mortality and interest at the rate of three and one-half per cent per annum.

The company may defer the payment of a cash surrender value for not more than sixty days after the application therefor is made.

AUTOMATICALLY NON-FORFEITABLE. — *Fifteenth* — After three years' premiums have been paid, if any subsequent premium remains unpaid, and a surrender value is not selected within one month as above provided, the policy will be automatically continued under surrender value option (c), as extended term insurance.

INDEBTEDNESS. — *Sixteenth* — Any indebtedness to the Company on account of this policy, and any part of the premium for the insurance year remaining unpaid at the death of the Insured will be deducted in any settlement hereunder.

REINSTATEMENT PRIVILEGE. — *Seventeenth* — This contract may be reinstated at any time after default in payment of premiums upon evidence of insurability satisfactory to the Company, and payment of arrears of premium with interest. Any indebtedness charged against the contract at the time of surrender shall continue in full against the reinstated policy.

PARTICIPATION. — *Eighteenth* — This policy shall participate in the surplus of the Company and beginning at the end of the second policy year the Company will annually determine and account for the portion of the divisible surplus accruing hereon.

DIVIDEND OPTIONS. — *Nineteenth* — The Current dividend each year, at the option of the Insured, may be:

(First) Drawn in cash; or

(Second) Left to accumulate, with interest, to the credit of the policy and payable at the maturity of the policy but withdrawable on any anniversary. The rate of interest shall be declared annually by the Company, but shall in no event be less than three and one-half per cent; or

(Third) Applied toward the payment of any premium or premiums; or

(Fourth) Applied to the purchase of pure endowment additions to the policy; or

(Fifth) Applied to the purchase of paid-up additions to the policy. If this option is originally selected and followed continuously, evidence of good health will not be required, but a change to the fifth option after another option has been used will be subject to satisfactory evidence of insurability.

Unless the Insured shall select otherwise within three months after the mailing of notice requiring such election, dividends shall be paid in cash.

MODES OF SETTLEMENT. — *Twentieth* — The amount due hereon shall be paid immediately upon receipt of due proof of the death of the Insured. The Insured, or after the Insured's death, the beneficiary, by written notice to the Company at its Home Office, may elect to have the total sum payable under this policy, paid either in cash or as follows:

(1) By payment of an annuity equal to three and one-half per cent of such total sum, at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said total sum, together with any accrued portion of the annuity for the year then current, to the beneficiary's legal representatives or assigns; or

(2) By payment of equal annual instalments at the beginning of each year for a specified number of years, the first instalment being payable immediately in accordance with the following table for each \$1,000 of said total sum; or

(3) By payment of equal annual instalments payable at the end of each year for a fixed period of twenty years, and as many years longer as the beneficiary shall survive, in accordance with the following table for each \$1,000 of said total sum.

Any instalments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid to the beneficiary's legal representatives or assigns.

Unless otherwise specified by the Insured or the beneficiary, the agreement for the payment of an annuity or instalments may be surrendered at any time for the commuted value of payments yet to be made, computed upon the same basis as the following tables: Provided, that no such surrender and commutation shall be made under (3) unless the good health of the beneficiary is shown to the satisfaction of the Company.

Under the above explanation of the first mode of settlement and in the following tables illustrating the second and third modes of settlement, values are based on an assumed interest earning of three and one-half per cent, which rate is guaranteed as a minimum. If in any year the Company should declare on funds held by it under such modes of settlement a greater rate of interest, the sums payable shall be increased accordingly.

LIMITED INSTALMENTS—OPTION (2).

LIMITED INSTALMENTS.—Annual Instalments may be selected by the Insured, or the Beneficiary, limited to the number and amount stated in the table below.

Number of Instalments....	Ten	Fifteen	Twenty
Amount of Each Instalment.	\$116	\$89	\$67†

†ILLUSTRATION—The amount of each Instalment will be \$67 for each \$1,000 of proceeds, if payment is to be made by twenty instalments.

CONTINUOUS INSTALMENTS—OPTION (3).

Annual Instalments to continue during entire lifetime of Beneficiary, but twenty annual instalments at least to be paid.

(This Option is not available where more than one Beneficiary is named.)

†ILLUSTRATION.—The amount of each annual Instalment will be \$48 for each \$1,000 of proceeds, if at the death of the Insured the Beneficiary should be thirty years of age at last birthday.

TABLE OF LOAN AND SURRENDER VALUES.

Reserve Standard; American Experience Mortality Table
and 3 1/2 per cent Interest.

Years. Premiums Paid	Cash or Loan Value	Paid-up Policy	Extended Insurance		Years' Premiums Paid	Cash or Loan Value	Paid-up Policy	Extended Insurance	
			Years	Days				Year	Days
3	\$ 820	\$1080	3	266	12	\$2790	\$5980	21	311
4	550	1620	6	118	13	3100	6380	22	309
5	780	2160	8	338	14	3430	6900	23	288
6	1130	2700	12	187	15	3770	7410	24	270
7	1380	3230	14	237	16	4120	7930	25	276
8	1640	3760	16	188	17	4480	8440	26	340
9	1910	4290	18	48	18	4860	8960	28	150
10	2190	4820	19	194	19	5250	9470	30	216
11	2490	5340	20	278	20	5660	10000	For Life	

Values shown in the above tables will be increased by the reserve on dividend additions, if any.

Figures showing the loan and surrender values after twenty years will be supplied upon application. These values are the full Legal Reserve held to the credit of the policy, without deduction of any kind.

In all cases where default shall occur after three years premiums have been paid, and a portion of any further premium shall have been paid, the Insured shall receive proportionate intermediary values corresponding to the fraction of the year's premiums paid.

NOTICE.

The Insured is hereby notified that by virtue of his policy he is a member of the Northwestern National Life Insurance Company, and that the annual meetings of said Company are held at its Home Office on the second Monday of February in each year at ten o'clock A. M.

It is not necessary for the Insured or the Beneficiary to employ the agency of any person, firm or corporation, in collecting the insurance under this policy, or in receiving any of the benefits. Time and expense will be saved by writing direct to the Home Office, Minneapolis.

APPLICATION.

I.....hereby apply to the Northwestern National Life Insurance Company, of Minneapolis, Minnesota, for \$..... insurance on the.....plan, with.....annual premium of \$.....and as a consideration therefor I hereby declare that all statements and answers as written or printed herein, and in Part 2 of this Application, are full, complete and true, whether written by my own hand or not, and agree that every such statement and answer is material to the risk.

It is understood and agreed (1) that if the amount of the premium on the insurance herein applied for is not paid in cash at the time of making this application there shall be no liability on the part of the said Company under this application until a policy shall be issued and delivered to me and the first premium thereon actually paid during my lifetime; and (2) that if the amount of such premium is paid in cash to the said Company's agent at the time of making this application the insurance (subject to the provisions of the said Company's regular form of policy for the plan applied for) shall be effective from the date of my medical examination there-

for and such a policy shall be issued and delivered to me or my legal representatives, provided the said Company in its judgment shall be satisfied as to my insurability, on the plan applied for, on the date of such medical examination; and (3) that if said Company shall not be so satisfied the amount of the premium paid shall be returned.

MEDICAL EXAMINER'S FORM.

I hereby declare that the written answers to the above questions are my answers and that they are each full, complete and true; and I agree that they shall form a part of any contract of insurance issued by the NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY on my life.

**20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFIT RIDER.**

No. 99,999.

AGE 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$362.20.

**OCCIDENTAL LIFE INSURANCE COMPANY,
LOS ANGELES, CALIFORNIA.**

Agrees to Pay Ten Thousand Dollars to Mary Doe, wife of the Insured, or to such Beneficiary as may have been designated in the manner provided for on the third page of the Policy, at the principal office of the Company, in the city of Los Angeles, immediately upon the receipt and approval of proofs of the death of *John Doe*, herein called the Insured.

This Policy is on the Annual Dividend Plan and beginning with the end of the second year will participate annually in the surplus as apportioned by the Company, provided all premiums including the next succeeding year's premium, if any, shall have been paid.

All Dividends at the option of the Insured, shall be either:

(1) Applied toward the payment of the premium for the succeeding year, or

(2) Payable to the Insured in cash, if all the premiums required under the terms of the Policy have been paid, or

(3) Left to accumulate to the credit of the Policy, with compound interest, and payable at the maturity of the Policy, but withdrawable by the Insured on any anniversary of the Policy. The rate of interest on such Dividend Credits will be declared annually by the Company, but in no event shall the rate of interest be less than three per cent. per annum, or

(4) Applied to the purchase of paid-up additional insurance, payable in the same manner as the original Policy, such additional insurance to participate in the profits of the Company so long as no default is made in the payment of premiums.

The Company will notify the Insured when each dividend is apportioned; unless the Insured elects otherwise within two months after the dividend is payable, the dividend shall be applied according to Option 4.

This Policy is issued in consideration of the written and printed application therefor, which is made a part of this contract, and the payment in advance of the sum of *Three Hundred and Sixty-two and 20/100 Dollars*, as the premium for one year's term insurance, and will be renewed upon the further payment of a like sum on or before the *First* day of *January* in every year during the continuance of the Policy, until premium shall have been paid for *twenty* years in all from the date hereof.

The Benefits and Provisions stated on the second and third pages hereof, form a part of this contract as fully as if recited at length over the signatures hereto.

In Witness Whereof, The OCCIDENTAL LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Policy at its office in the city of Los Angeles, California, this *First day of January, 1916*

ROBERT J. GILES,
Secretary.

JOSEPH BURKHARD,
President.

STATE OF CALIFORNIA.
INSURANCE DEPARTMENT.

San Francisco, Cal. 191....

This Policy is registered and the reserve thereon is deposited as required by Section 634 of the Political Code of California.

By..... Insurance Commissioner.

(Seal)

NON-FORFEITURE PROVISIONS.

At the end of any Policy year, during the whole of which this Policy shall have been in full force, or within three months from default in the payment of premiums, provided that not less than two years' premiums have been paid in full, if there is no indebtedness to the Company, the following options are available:

1. To surrender the Policy to the Company for the Guaranteed Cash Value, if any, specified in column 1 of the table below.
2. To have the Policy endorsed for the amount of non-participating Paid-up Insurance, specified in column 2 of the table below.
3. To continue the insurance for the face amount of the Policy as non-participating Term Insurance, for the period specified in column 3 of the table below.

Option 1 is conditioned upon the Policy being legally surrendered to the Company by the Insured and Beneficiary. Option 2 will be granted upon the written request of the Insured. If any premiums remains unpaid, and Options 1 or 2 are not availed of within three months from the date of such non-payment, the Insurance will be Automatically extended as Term Insurance from the date of default in premium payments, without the action of the Insured.

TABLE OF GUARANTEED LOAN, CASH, PAID-UP AND TERM INSURANCE VALUES. Age at Issue 35.

Full Years' Premiums Paid	Loan and Cash Values (Column 1)	Amount of Paid-up Insurance (Column 2)	Period of Term Insurance (Column 3)	Full Years' Premiums Paid	Loan and Cash Values (Column 1)	Amount of Paid-up Insurance (Column 2)	Period of Term Insurance (Column 3)
			Yrs. Days				Yrs. Days
2	None	\$ 500	2 28	17	\$4490	\$8460	25 43
3	\$ 390	990	4 56	18	4860	8960	26 123
4	590	1470	6 272	19	5250	9470	27 322
5	800	1950	9 23	20	5660	Policy now	Paid up in full
6	1080	2580	11 91	Pol. Yr.			
7	1380	3230	13 84	21	5780		
8	1650	3780	14 356	22	5900		
9	1920	4300	16 177	23	6020		
10	2200	4820	17 290	24	6150		
11	2490	5340	18 340	25	6270		
12	2790	5860	20 46	26	6390		
13	3110	6390	21 73	27	6520		
14	3430	6890	22 67	28	6640		
15	3770	7410	23 45	29	6760		
16	4120	7930	24 28	30	6880		

If there is an indebtedness to the Company on this Policy, and if any premium or interest is not paid when due, provided that not less than three years' premiums have been paid in full, insurance for the net amount that would have been payable had death occurred on such due date will be automatically continued as non-participating Term Insurance for such period as any excess of the Guaranteed Cash Value over the indebtedness will purchase at the age of the Insured at the said due date, according to the Company's present published tables of Single Premiums for Term Insurance. In lieu of such Term Insurance, provided the Insured makes written request within three months from said due date, the Company will, as the Insured may elect, either endorse on this contract the amount of non-participating Paid-up Insurance which said excess will purchase at the age of the Insured at said due date, according to the Company's present published tables of Single Premiums for Paid-up Insurance, or upon surrender of the Policy pay said excess in Cash.

Any Accumulated Dividend Credits and any Paid-up Insurance additions existing at the time of non-payment of any premium or interest will be used to increase the values of the Non-forfeiture provisions stated above.

LOANS.

Cash loans may be obtained on the sole security of this Policy at any time after premiums have been paid in cash for three full years, if this Policy is then in full force. This Policy shall be pledged as collateral security for such loans, in accordance with the terms contained in the Company's form of Policy Loan Agreement then in use. The minimum amount which the Company will loan at any time is the Value stated in column 1 of the table above. If there are any Paid-up Insurance Additions to the Policy, the Loan Value will be increased by the Reserve Value of such Additions. Such value includes loans then unpaid. Interest will be at a rate not to exceed six per cent per annum, payable in advance to the next anniversary of the Policy, and annually in advance on that date and thereafter.

RESIDENCE AND OCCUPATION.—If within one year from the date hereof, the Insured shall remove to the Torrid or Frigid Zone or engage in any of the following hazardous occupations or employments: Handling dynamos or live electric wires, blasting, mining, submarine labor, aeronautic ascensions, manufacture or handling of any highly explosive substance, service upon railroad trains or in switching or coupling cars, seaman on any steam or other vessel, any military or naval service (excepting service in state militia in time of peace), without first obtaining written permission from the Company, this Policy will be void and all payments made upon it forfeited to the Company.

SUICIDE.

If within one year from the date hereof, the Insured shall die by his own act, whether sane or insane, the liability of the Company shall be limited to the amount of the premiums paid on this Policy.

After one year from the date hereof, this Policy is free of conditions as to Residence, Occupation, and manner, time or place of death.

INCONTESTABILITY.

This Policy shall be absolutely incontestable for any cause after one year from the date hereof, if premiums are duly paid.

CHANGE OF BENEFICIARY.

The Insured may at any time, and from time to time, provided this Policy is not then assigned, change the Beneficiary or Beneficiaries by sending to the Company at the Home Office, a written notice accompanied by this Policy. Such a change to take effect only when endorsed on this Policy by the Company.

The Insured may, however, declare the designation of any Beneficiary to be Irrevocable; in which case, the Insured shall not have the right to change the Beneficiary during the lifetime of such Irrevocably Designated Beneficiary. If any Beneficiary or Irrevocably Designated Beneficiary dies before the Insured the interest of such Beneficiary shall vest in the Insured.

ASSIGNMENT.

Any assignment of this Policy must be in writing, and a duplicate thereof filed at the Home Office of the Company, and its receipt duly acknowledged. The Company will not assume responsibility for the validity of any assignment.

GRACE IN THE PAYMENT OF PREMIUMS.

In the payment of any premiums, except the first, a grace of thirty days will be allowed subject to an interest charge at the rate of six per cent. per annum.

REINSTATEMENT.

Should this Policy lapse by reason of non-payment of any premium, it may be reinstated at any time within five years, upon the Insured furnishing evidence of good health satisfactory to the Company, and upon the payment of all overdue premiums, and any indebtedness under this Policy, at the time of lapse, with interest thereon at a rate not to exceed six per cent. per annum.

GENERAL PROVISIONS.

(1) No Agent can make, modify or alter this contract or extend the time for payment of premiums, nor can this contract be varied or altered, or its applications or conditions waived or extended in any respect, except by written agreement of the Company, signed by the President or a Vice-President, together with the Secretary. (2) If the age of the Insured is incorrectly stated, the amount payable under this Policy shall be the insurance which the actual premium paid would have purchased at the true age of the Insured. (3) Premiums must be paid at the Home Office of the Company unless otherwise provided, and in any case only in exchange for an official receipt signed by the Secretary and counter-signed by the person to whom payment is made. (4) In any apportionment or distribution of profits, the principles and methods which may be adopted by the Company for said apportionment or distribution and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Policy. (5) Any indebtedness to the Company, including any balance of the premium for the Policy year, will be deducted in any settlement of this contract or of any benefit hereunder. (6) This Policy shall lapse if any premium is not paid as herein provided, and no right thereunder nor on account of previous premium payment shall exist, except as herein expressly provided. (7) The mode of premium payment may be changed on any anniversary date from Annual to Semi-Annual or Quarterly, or *vice versa*, at the premium rates in use by the Company at the date hereof, but the payment of any premium shall not have the effect to continue this Policy in full force longer than for the time specified in the receipt therefor. (8) The Insured may, without the consent of the Beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy.

INSTALMENT BENEFITS.

The Insured may change the mode of payment of the proceeds of this Policy as a death-claim, at any time, if the Policy is not then assigned, from payment in one sum, as provided on the first page, to payment by annual instalments, as stated below, provided the amount of such proceeds is One Thousand Dollars, or more. If the amount is less than One Thousand Dollars, the proceeds will be paid in one sum only.

The following tables are based upon a Policy, the proceeds of which are One Thousand Dollars, and will apply pro rata to this Policy.

LIMITED INSTALMENTS.

Annual instalments limited to the number stated below; any number from two to twenty-five may be selected by the insured.

*ILLUSTRATION.—The amount of each Instalment will be \$65 for each \$1,000 of proceeds, if payment is to be made by 20 Instalments.

CONTINUOUS INSTALMENTS.

Annual instalments to continue during entire lifetime of Beneficiary, but twenty-five annual instalments at least to be paid.

(Payment by continuous instalments cannot be selected if there is more than one Beneficiary under this Policy.)

Age of Beneficiary at Death of Insured...	15 or under		16	17	18	19	20	21	22	23	24	25	26
Amount of Each Instalment.....	\$40		\$40	\$40	\$40	\$40	\$41	\$41	\$41	\$41	\$41	\$42	\$42
Age of Beneficiary at Death of Insured..	27	28	29	30	■	32	33	34	35	36	37	38	39
Amount of Each Instalment.....	\$42	\$43	\$43	\$43*	\$44	\$44	\$44	\$45	\$45	\$46	\$46	\$47	\$47
Age of Beneficiary at Death of Insured...	40	41	42	43	■	45	46	47	48	49	50	51	52
Amount of Each Instalment.....	\$48	\$48	\$48	\$49	\$49	\$50	\$50	\$51	\$51	\$52	\$52	\$52	\$53
Age of Beneficiary at Death of Insured...	53	54	55	56	57	58	59	60	61	62	63	64 or over	
Amount of Each Instalment.....	\$53	\$53	\$54	\$54	\$54	\$54	\$55	\$55	\$55	\$55	\$55	\$55	

*ILLUSTRATION.—If at the death of the Insured the Beneficiary should be 30 years of age last birthday, the amount of each annual Instalment will be \$43 for each \$1,000 of proceeds, the payment of Instalments to continue during the entire lifetime of the Beneficiary; if, however, the Beneficiary should die before 25 Instalments shall have been paid, the remainder of said 25 Instalments will be commuted and paid in one sum, as stated below.

The Insured, having changed the mode of payment to annual instalments, may at any time subsequently change the number of instalments, as may be desired, and as above illustrated, or,

entirely revoke any change, thereby making the proceeds of this Policy again payable in one sum.

The payment of the first instalment shall be made immediately upon receipt and approval of proofs of the death of the Insured, and subsequent instalments shall be paid annually thereafter.

If the Beneficiary should die before all instalments have been duly paid, the remainder of the instalments shall be commuted and paid in one sum to the executors, administrators or assigns of the Beneficiary.

Each change of mode of payment, or revocation of any change, must be requested by the Insured in writing, and shall not take effect until endorsed on this Policy by the Company at the Home Office.

The Beneficiary can neither assign nor commute unpaid instalments unless such right is given to the Beneficiary by the Insured in writing, and is endorsed on this Policy by the Company at the Home Office, during the lifetime of the Insured. If, however, the proceeds of this Policy, or any part thereof, are payable to executors, administrators or assigns, such proceeds shall be paid in one sum.

TOTAL AND PERMANENT DISABILITY BENEFITS.

Attached to and made a part of, Policy No. 99,999 insuring *John Doe*.

A. WAIVER OF PREMIUMS.—If while this policy is in full force and without default in the payment of any premium the Company receives due proof that the insured, before attaining the age of sixty years has become wholly disabled by bodily injury or disease so that he is, and will be presumably, thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, the Company shall waive payment of each premium as it thereafter becomes due during the insured's said disability. In making any settlement under this policy the Company shall not deduct any part of the premiums so waived, and the loan and cash surrender values provided for in the policy shall increase from year to year in the same manner as if the premiums so waived had been paid in cash.

PROVISION FOR DISABILITY OCCURRING AFTER AGE 60.—Under all the conditions aforesaid, except that the insured shall have attained the age of sixty years before becoming disabled, the Company shall waive payment of each premium thereafter becoming due during such disability, but the face amount of the policy shall be reduced by the amount of each such waived premium, and the loan and cash surrender values in the policy shall be based upon said reduced amount of insurance in the same manner as if the premiums for such reduced amount of insurance had been duly paid.

B. INSTALMENT PAYMENTS.—In addition to waiving payment of premiums as aforesaid, if such disability shall have occurred before the insured attained the age of sixty years, the Company, one year after said proof of such disability, shall pay to the insured one-tenth of the face amount of the policy and a like amount in each insurance year thereafter during the continuance of such disability prior to the maturity of the policy; the policy must be returned to the company for the endorsement thereon of each payment. At the insured's option any such payment or payments may be left with the Company to accumulate until the maturity of the policy at such rate of interest as the Company may declare on funds so held by it but at a rate not less than three and one-half per cent, compounded annually. Each instalment shall reduce to that extent the amount of insurance in force, and the loan and cash surrender values provided in the policy shall be reduced proportionately to the reduced amount insured. If at the time when any such instalment becomes payable there shall be an indebtedness on the policy in excess of the cash surrender value of the reduced amount of,

insurance the Company shall apply such part of the instalment as may be necessary to reduce the indebtedness to the amount secured by such cash surrender value. Whenever the total amount of said instalments, together with the amount of any remaining indebtedness to the Company, shall equal the face amount of the policy, plus any paid-up dividend additions, unpaid dividends and dividends left to accumulate to the credit of the policy, then the Company's obligations under the policy shall thereby be fully satisfied and discharged without further action.

C. RECOVERY FROM DISABILITY.—Should the Company accept under this policy proofs of disability, it may nevertheless at any time thereafter, and from time to time, but not oftener than once a year, demand of the insured proof of the continuance of such disability, and upon failure to furnish such proof, or, if it appears that the insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums shall be waived and no further instalment payments will be made by the Company. But if the amount of the insurance shall then have been reduced under any of the foregoing provisions such reduced amount of insurance shall thereafter be the face amount of the policy, and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance, and all benefits under the policy will be reduced accordingly. Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this section.

OCCIDENTAL LIFE INSURANCE COMPANY.

ROBERT J. GILES,
Secretary.

JOS. BURKHARD,
President.

APPLICATION.

I hereby apply for a policy of insurance in the OCCIDENTAL LIFE INSURANCE COMPANY to be issued in accordance with the particulars of the adjoining memorandum and based upon the warranties and agreements hereafter made in writing to the Company. Inasmuch as only the officers at the Home Office of the Company in the City of Los Angeles have authority to determine whether or not a policy shall be issued upon this application, and as they act on the written statements, answers and agreements contained in my application, it is hereby agreed that no statements, promises or information made or given by or to the person soliciting or taking this application, or by or to any other person, shall be binding upon the Company, or in any manner affect its rights, unless such statements, promises or information be reduced to writing and presented to the officers of the Company at the Home Office in this application. I hereby declare and warrant that all my statements and answers herein contained, and those to be given by me in response to the questions asked me by the medical examiner in connection herewith, are full, complete and true.

I agree on behalf of myself and of any other person who shall have or claim any interest in any policy issued under this application, as follows: (1) That any policy issued upon this application shall at all times and places be construed to be a contract made in and under the laws of the State of California. (2) That any policy issued upon this application shall be placed in the dividend class corresponding with the value as to longevity which the Company may put on my life, and that in any distribution of the surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such apportionment and its determination of the amount equitably belonging to any policy which may be issued upon this application, shall be conclusive upon the insured under said policy, and upon all having or claiming any interest thereunder. (3) That the insurance during the first year

succeeding the date of any policy which may be issued hereunder shall be term insurance, and thereafter as for a policy issued at the end of said term. (4) That if the first premium on the insurance herein applied for is not paid in cash at the time of making this application, the insurance shall not take effect unless the policy is delivered to me during my lifetime and good health, and that, unless otherwise agreed in writing, the policy shall then relate back to and take effect as of the date thereof. (5) That any physician may disclose any knowledge or information concerning any question arising under any of my statements or answers or under the contract of insurance, all provisions of law to the contrary being hereby expressly waived. (6) I agree to submit without delay to a medical examination by an authorized medical examiner of the Company.

MEDICAL EXAMINER'S FORM.

I warrant on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the answers to be true, full and complete. I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or any other person from disclosing any information acquired while attending or examining me.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99999.

Organized 1868.

AGE 35.

AMOUNT \$10,000.

ANNUAL PREMIUM \$373.00.

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Capital, Fully Paid, \$1,000,000.00.

In Consideration of the application for this Policy, a copy of which is attached hereto and made a part hereof, and of the payment of *Three Hundred Seventy-Three* Dollars, and *No* cents, constituting payment of the premium for the period terminating on the *first* day of *March*, Nineteen Hundred and *Seventeen*, and in further consideration of a like payment on said last mentioned date, and thereafter on the *first* day of *March* in each and every year during the continuance of this Policy, until twenty full years' premiums in all shall have been paid or until the prior death of the Insured;

Promises to Pay, at the Home Office of the Company in the City of Los Angeles, on receipt at said Home Office of due proof of the death of *John Doe*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year, to *Mary Doe, Wife of the Insured*, Beneficiary, with right of revocation.

PERMANENT TOTAL DISABILITY.—Should the Insured become permanently totally disabled as hereinafter defined, before attaining the age of sixty years and while this Policy is in full force and effect, the Company agrees to pay to the Insured annual advances on account of the amount payable as a death claim hereunder, all as provided on the succeeding pages of this Policy.

The first year's insurance under this Policy is term insurance.

CHANGE OF BENEFICIARY.—The Insured, if there be no existing assignment of this Policy, made as herein provided, other than an assignment to the Company as collateral security for a policy loan, may, while this Policy is in force, designate a new Beneficiary, reserving the right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by this Policy for suitable endorsement thereon. Such change shall take effect on the endorsement of the same on this Policy by the Company and not before. If there be no Beneficiary living at the time this Policy becomes a claim by death, the proceeds hereof shall be paid to the Executors, Administrators or Assigns of the Insured.

The contents of the succeeding pages of this Policy and the benefits, conditions and values set forth therein are made a part hereof.

IN WITNESS WHEREOF, The Pacific Mutual Life Insurance Company of California has, by its proper officers, signed this Contract at the City of Los Angeles, as of the *First* day of *March*, 1916.

GAIL B. JOHNSON,
Vice-President.

GEO. I. COCHRAN,
President.

BENEFITS, CONDITIONS AND VALUES,

REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy and the application therefor constitute the entire contract between the parties hereto and shall be incontestable after one year, except for non-payment of premium or for violation of the conditions of the Policy relating to military or naval service in time of war.

STATEMENTS.—All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy, unless it is contained in the written application therefor.

AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

GRACE.—A grace of thirty-one days shall be granted for the payment of every premium after the first, during which time the insurance hereunder shall continue in force. If death occurs within said grace period, the unpaid premium or portion thereof for the then current policy year shall be deducted from the amount payable hereunder.

PAYMENT OF PREMIUMS.—All premiums on this Policy are due and payable in advance at the Home Office of the Company, but may be paid to the agents of the Company producing receipts signed by the President, a Vice-President, the Secretary or an Assistant Secretary, and countersigned by such agents. The mode of premium payment will be changed by the Company, upon request, from annual to semi-annual or quarter-annual or vice versa at the premium rates in use by the Company at the date hereof, but a semi-annual or quarter-annual payment shall not have the effect to continue this Policy in force longer than for the six months or three months covered by such payment, subject to the above provisions relating to grace. If this Policy becomes a claim by death, the Company shall have the right to deduct any part or parts of the Policy year's premiums unpaid. If any premium is not paid when due, or within the grace of thirty-one days, the only liability of the Company under this Policy, if any, shall be such as set forth in the paragraphs marginally headed "Non-Forfeiture" and "Automatic Non-Forfeiture."

PARTICIPATION.—This Policy, while in full force and effect, (both during and subsequent to its premium paying period,) shall participate in the future surplus earnings of the participating business of the Company. The proportion of the divisible surplus accruing on this Policy shall be determined by the Company and distributed annually, and not otherwise. The distribution of the surplus at the end of the first policy year shall be conditioned on the payment of the premium then due, but the distribution at the end of the second and subsequent policy years shall not be so conditioned.

DIVIDENDS.—Dividends, at the option of the Insured, shall each year on the anniversary date of the Policy be

Option 1. Paid in cash; or

Option 2. Applied toward the payment of any premium or premiums; or

Option 3. Applied to the purchase of paid-up non-participating additions to the Policy; or

Option 4. Left to accumulate to the credit of the Policy, with compound interest at such a rate as may be determined from time to time by the Company, and payable at the maturity of the Policy, but withdrawable on demand. The Company guarantees that the interest rate shall not be less than three per centum per annum, and that the same shall be compounded annually.

Unless the Insured shall elect otherwise within three months after the mailing by the Company of a written notice requiring the election of one of the four above options, the dividends will be applied to the purchase of paid-up additions (*Option 3*), which may be surrendered for cash at any time, and the cash value thereof shall not be less than the original cash dividend.

CASH LOANS.—At any time after three full years' premiums have been paid, and while this Policy is in full force and effect, the Company will advance to the Insured, on the proper assignment of the Policy and on the sole security thereof, the whole or any part of the cash surrender value available at the end of the policy year in which application for the loan is made; provided that from such loan interest thereon to the end of the then current policy year, together with any existing indebtedness to the Company on the Policy and any unpaid portion of the premium for the current policy year, shall first be deducted.

Interest on the loan shall be at the rate of six per centum per annum, payable in advance on each anniversary date of the Policy. If interest is not paid when due, it shall be added to the principal and bear interest at the same rate. Failure to repay the loan or to pay interest thereon shall not avoid this Policy unless the total indebtedness hereon to the Company shall exceed the cash surrender value at the time of such failure, nor until thirty-one days after notice of such fact shall have been mailed by the Company to the last known address of the Insured, and of the Assignee of record, if any, at the Home Office of the Company. Unless for the purpose of paying premiums on the Policy, the right to defer the granting of loans for a period not exceeding sixty days after application therefor is made is reserved by the Company.

NON-FORFEITURE.—After this Policy shall have been in force three full years, the Insured may elect within three months after any default in payment of premium, but not later, any one of the following options:

Option 1—Paid-Up Life Insurance. Have this Policy endorsed by the Company for a reduced amount of non-participating paid-up life insurance, payable at the same time and on the same conditions as this Policy; or

Option 2—Cash Surrender Value. Surrender this Policy to the Company at its Home Office for its cash value; or

Option 3—Paid-Up Term Insurance. Have the insurance for the face amount of this Policy, plus any outstanding dividend additions and less any indebtedness hereon to the Company, continued in force from date of default for such term as is hereinafter provided, but without participation and without the right to loans.

The cash surrender value shall be equal to the entire reserve on the face amount of this Policy and on any dividend additions thereto, (computed according to the American Experience Mortality Table and interest at the rate of three per centum per annum,) less a surrender charge of not more than two per centum of the amount insured by this Policy. Any indebtedness hereon to the Company shall be deducted from the cash surrender value.

The amount of the paid-up life insurance or the term of the paid-up term insurance shall be such as the amount of the cash surrender value, reduced by the amount of any indebtedness hereon to the Company, will purchase, applied as the net single premium at the attained age of the Insured based on the American Experience Mortality Table and interest at the rate of three per centum per annum.

The right to defer the granting of a cash surrender value for a

period not exceeding sixty days after application therefor is made is reserved by the Company.

AUTOMATIC NON-FORFEITURE.—If the Insured shall not, within three months from default, surrender this Policy to the Company at the Home Office for its cash surrender value, as provided in Option 2, or for paid-up life insurance as provided in Option 1, the insurance will be automatically continued as provided in Option 3.

TABLE OF CASH LOAN AND NON-FORFEITURE VALUES.

End of Year.	Paid-Up Life Insurance.	Cash Loan Value or Cash Surrender Value.	Paid-Up Term Insurance.		End of Year.	Paid-Up Life Insurance.	Cash Loan Value or Cash Surrender Value.	Paid-Up Term Insurance.	
			Years	Days				Years	Days
3	\$1080	\$ 480	5	167	12	\$5850	\$3060	22	176
4	1620	780	8	101	13	6370	3400	23	155
5	2150	990	10	359	14	6880	3750	24	117
6	2690	1260	13	155	15	7400	4110	25	83
7	3220	1540	15	202	16	7920	4480	26	76
8	3750	1820	17	139	17	8430	4860	27	126
9	4280	2120	18	344	18	8950	5280	28	279
10	4800	2420	20	103	19	9470	5670	30	320
11	5320	2740	21	164	20	Fully Paid	6110	Fully	Paid

The figures in the above table, computed as provided in this Policy, are the minimum values; and are guaranteed on the assumptions that the Policy has been in force and the premiums paid in full to the end of the years stated, and that there is no indebtedness on the Policy. Due allowance will be made in computing values from the above table for any quarter-annual or semi-annual premium payments which may have been made in addition to the premiums for the full number of years indicated. Any dividend additions to the credit of the Policy will increase the values set out in the above table.

The cash loan values provided for in the above table for the end of policy years can be obtained during such policy years, as set forth in the paragraph marginally headed "Cash Loans."

Values for later years shall be based on the American Experience Mortality Table and interest at the rate of three per centum per annum and shall be equal to the entire reserve on the Policy according to that standard. Such values will be furnished on request.

RESTORATION.—After any default in payment of premium this Policy, if not surrendered to the Company, may be restored to full force and effect at any time within five years from the date of such default on written application by the Insured to the Home Office of the Company and the payment of premiums to date of restoration with interest thereon at the rate of six per centum per annum, provided the Insured shall with such application submit evidence of insurability satisfactory to the Company.

AGENTS.—Agents are not authorized to make, alter or discharge contracts.

INDEBTEDNESS.—Any indebtedness to the Company on this Policy shall first be deducted from any money to be paid or from any settlement to be made under the Policy.

ASSIGNMENT.—An assignment of this Policy must be made in writing. The Company shall not be deemed to have knowledge of an assignment unless the original assignment or a duplicate thereof is filed at the Home Office of the Company and its receipt duly acknowledged. The Company will not assume responsibility for the validity of an assignment.

MILITARY OR NAVAL SERVICE.—Military or naval service in time of war is not a risk assumed under this Policy. If the Insured shall enter or be engaged in military or naval service (except in time of peace) without a written permit therefor, issued by the Company, the only liability under this Policy shall be for the net reserve held against it, calculated according to the American Experience Mortality Table and interest at the rate of three per centum per annum.

SUICIDE.—If the Insured within one year from the date of this Policy shall commit suicide, sane or insane, the only liability under this Policy shall be for an amount equal to the total premiums paid.

OWNERSHIP OF POLICY.—The benefits and options granted to the Insured by this Policy are conditioned on the ownership of the Policy being vested in the Insured.

PERMANENT TOTAL DISABILITY BENEFIT.—Should the Insured, before attaining the age of sixty years, become permanently totally disabled, as hereinafter defined, while this Policy is in full force and effect and prior to default in payment of premium, the Company agrees, without further payment of premiums, to pay annually to the Insured while living, as an advance, instalments for ten years, each of such instalments to be one-tenth of the amount otherwise payable under this Policy on the death of the Insured, the first of such advance payments to be made immediately on acceptance by the Company of satisfactory proofs of such disability; provided, however, as follows:

(1). That the total amount of the advance payments that may be made on account of the permanent total disability shall be deducted from the total amount otherwise payable under this Policy on the death of the Insured, and any unpaid portion of the premium for the then current policy year shall be deducted from the amount of the first advance payment made.

(2). That in case of any and every such advance payment, this Policy must be produced at the Home Office of the Company to have the amount of payment or payments endorsed hereon in reduction or extinguishment of the amount payable on the death of the Insured.

(3). That immediately after the commencement of the permanent total disability full particulars thereof must be given in writing to the Company at its Home Office, together with the then address of the Insured; and, within one hundred and twenty days after the commencement of the permanent total disability, there must be given the Company at its Home Office satisfactory proof of permanent total disability; and, after the payment of the first advance, similar proof must be given, if required by the Company, of the continuance of the permanent total disability, prior to each subsequent annual advance payment.

(4). That any medical adviser of the Company shall be allowed to examine the person of the Insured in respect to any alleged permanent total disability, in the manner and at all times that such medical adviser may require.

(5). That no suit on account of alleged permanent total disability shall be maintainable if commenced before the expiration of six months from the date of the commencement of the permanent total disability.

(6). That no claim on account of permanent total disability, or for any advance payment, shall be valid or enforceable if there is a failure to comply with any of the foregoing provisions.

(7). That any valid claim for such advancement shall extinguish all other options, values and benefits under this Policy, except as to the balance, if any, of the amount payable on the death of the Insured not exhausted by the advance payment or payments made by the Company under this benefit.

(8). That the permanent total disability referred to above must be permanent and total, and such that there is neither then nor at any time thereafter any work, occupation or profession that

the Insured can ever sufficiently do or follow to earn or obtain wages, compensation or profit, and must not result directly or indirectly, in whole or in part, from any form of insanity or from disease complicated with insanity.

The irrecoverable loss of the entire sight of both eyes, or the amputation of both entire hands at or above the wrist, or the amputation of both entire feet at or above the ankle, or the amputation of one entire hand at or above the wrist and one entire foot at or above the ankle, shall also be deemed to constitute permanent total disability.

Should the Insured, before attaining the age of sixty years, desire to cancel this permanent total disability insurance, the Company will cancel such insurance and guarantees to reduce the premium thereafter fifteen cents per annum for each thousand dollars of face value.

OLD AGE INCOME BENEFIT.—The Insured, on the anniversary date of this Policy nearest to said Insured's sixty-fifth birthday, if this Policy is then in full force and effect and free from indebtedness to the Company, may surrender this Policy for a supplementary contract providing, without further payment of premiums, for the payment to the Insured of annual instalments of \$647.60 each said annual instalments to be paid as long as the Insured shall live.

At the option of the Insured, and in lieu of annual instalments, the Company will pay to the Insured monthly instalments.

The payment of the first annual or the first monthly instalment shall be made on the anniversary date of this Policy nearest to the sixty-fifth birthday of the Insured, and the payment of subsequent annual or monthly instalments shall be made annually or on the first day of each month thereafter respectively.

Should the Insured die before receiving ten annual or one hundred and twenty monthly instalments, the balance of the ten annual or the one hundred and twenty monthly instalments shall be commuted at the rate of three per centum per annum and paid to the Executors, Administrators or Assigns of the Insured in one sum.

Any unpaid portion of the premium for the then current policy year shall be deducted from the amount of the first instalment or instalments paid, and the value of any dividend additions, or any accumulations to the credit of the Policy, shall be paid to the Insured in cash with the first instalment.

The first ten annual instalments or the first one hundred and twenty monthly instalments payable under the conditions of this benefit shall, unless commuted as hereinbefore provided, be increased by profits as determined from time to time by the Company arising from excess interest earnings over the rate assumed in computing this benefit.

Note—To obtain the amount of the monthly instalments, multiply the amount of the annual instalment shown in the first paragraph by the decimal .0845.

DEPOSIT PRIVILEGE.—At the time this Policy becomes a claim by death the amount then payable under the conditions of this Policy, or any portion thereof not less than one thousand dollars, may be left during the lifetime of the Beneficiary with the Company, and the Company guarantees to pay annually thereafter interest at the rate of three per centum per annum so long as the said amount or said portion thereof remains with the Company. Such interest payments will be increased by profits, as determined from time to time by the Company, arising from excess interest earnings over the rate guaranteed herein. The said amount, together with the accrued interest thereon, shall be paid at the death of the Beneficiary to the Executors, Administrators or Assigns of the Beneficiary, but may be withdrawn at any time. This privilege shall be inoperative if the amount payable under this Policy be less than one thousand dollars, if the Beneficiary be a partnership, a company or a corporation, or if the Insured directs that the proceeds of this Policy shall be payable other than in one sum.

INSTALMENT BENEFIT.—The Insured, provided the Beneficiary is not a partnership, a company or a corporation, may change the mode of payment of the proceeds of this Policy as a death claim from payment in one sum to payment in instalments, and may subsequently change or revoke any instalment selection. Each selection, change or revocation of a selection must be made by the Insured in writing, and shall take effect on the endorsement of the same on this Policy by the Company and not before.

Payment will be made in annual instalments as follows:

Limited Instalments. Equal annual instalments (from two to thirty) as set out in Table A; or

Continuous Instalments. Equal annual instalments for twenty years certain and as long thereafter as the Beneficiary may live, the amount of each instalment to be determined by the attained age of the Beneficiary (age at last birthday) at the time of the death of the Insured as set out in Table B; or

Special Plan—Limited Instalments. A first instalment of \$150 and subsequent instalments annually thereafter (nine, fourteen, nineteen or twenty-four) as set out in Table C.

At the option of the Insured, and in lieu of annual instalments, the Company will pay semi-annual instalments of \$50.37 each, quarter-annual instalments of \$25.28 each or monthly instalments of \$8.45 each for each hundred dollars of annual instalments which may be available under the conditions of this benefit:

The payment of the first annual, semi-annual, quarter-annual or monthly instalment shall be made immediately on receipt of due proof of the death of the Insured, and the payment of subsequent annual, semi-annual or quarter-annual instalments shall be made annually, semi-annually or quarter-annually thereafter respectively, and the payment of subsequent monthly instalments shall be made on the first day of each month thereafter.

Should there be no beneficiary, original or substituted, when this Policy becomes a claim by death, any existing instalment selection shall be void and of no effect, and the proceeds of this Policy shall be paid in one sum to the Executors, Administrators or Assigns of the Insured. Should the Beneficiary, original or substituted, survive the Insured but die before receiving all of the instalments certain, the balance of the instalments certain shall be commuted at the rate of three per centum per annum and paid in one sum to the Executors, Administrators or Assigns of such Beneficiary.

It is specifically agreed that the Company will not commute any of the instalments payable hereunder after the death of the Insured, except as hereinbefore provided, unless the previous written assent of the Insured has been filed at the Home Office of the Company and its receipt duly acknowledged. Any instalment or instalments payable under this benefit shall be unassignable.

If more than one beneficiary has been designated to share in the proceeds of this Policy as a death benefit, the conditions of the Policy as to the apportionment of such death benefit and as to survivorship shall apply to the payment of a "Limited Instalments" or "Special Plan—Limited Instalments" selection. A "Continuous Instalments" selection cannot be made if more than one beneficiary is designated under the Policy, and payment thereunder shall be conditioned on evidence satisfactory to the Company being furnished as to the age of the Beneficiary at the time of the death of the Insured.

This benefit shall be inoperative if instalments otherwise available shall be less than \$40.00 annually, \$25.00 semi-annually, \$15.00 quarter-annually or \$5.00 monthly. This provision, however, shall not be construed to prevent apportionment between two or more beneficiaries of instalments for not less than the minima prescribed, or to prohibit the continuance of payments to a surviving beneficiary or beneficiaries when the share due a deceased beneficiary under such an apportionment has been commuted under the terms of this benefit.

When any instalment selection shall become operative, this Policy, if required by the Company, shall be surrendered and a supplementary contract shall be issued providing for the payment of such instalment selection.

All "Limited Instalments", "Special Plan—Limited Instalments" and "Continuous Instalments" during the first twenty years, payable under the conditions of this benefit, shall, unless commuted as hereinbefore provided, be increased by profits as determined from time to time by the Company arising from excess interest earnings over the rate assumed in computing the instalment benefits.

The Tables below are based on a policy the proceeds of which are one thousand dollars, and will apply pro rata to this Policy.

TABLE A Limited Instalments (Certain)		TABLE B Continuous Instalments (20 Certain and for Life Thereafter)			
Number of Instal- ments	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured	Amount of Each Annual Instalment
2	\$507 39	10 and under	\$39 52	41	\$50 54
3	343 23	11	39 70	42	51 17
4	261 19	12	39 88	43	51 80
5	211 99	13	40 08	44	52 45
6	179 22	14	40 28	45	53 12
7	155 83	15	40 49	46	53 80
8	138 31	16	40 71	47	54 49
9	124 69	17	40 94	48	55 19
10	113 82	18	41 18	49	55 89
11	104 93	19	41 42	50	56 60
12	97 54	20	41 68	51	57 29
13	91 29	21	41 95	52	57 98
14	85 95	22	42 24	53	58 68
15	81 33	23	42 53	54	59 32
16	77 29	24	42 84	55	59 96
17	73 74	25	43 16	56	60 58
18	70 59	26	43 49	57	61 16
19	67 78	27	43 84	58	61 72
20	65 26	28	44 20	59	62 23
21	62 98	29	44 58	60	62 71
22	60 92	30	44 98	61	63 15
23	59 04	31	45 39	62	63 54
24	57 33	32	45 82	63	63 89
25	55 76	33	46 27	64	64 20
26	54 31	34	46 73	65	64 45
27	52 98	35	47 22	66	64 67
28	51 74	36	47 73	67	64 85
29	50 60	37	48 25	68	64 98
30	49 53	38	48 79	69	65 09
		39	49 36	70	65 16
		40	49 94	and over	

TABLE C

Special Plan—Limited Instalments. (Certain. First Instalment \$150)

Number of Instalments after the First	9	14	19	24
Amount of Each Instalment after the First	\$109 17	\$75 25	\$59 34	\$50 19

EXPLANATION OF TABLES.

Table A. If payment is made in 20 annual instalments, the amount of each instalment will be \$65.26 for each \$1000 of insurance.

Table B. If at the death of the Insured the Beneficiary is 30 years of age (at last birthday), the amount of each annual instalment will be \$44.98 for each \$1000 of insurance, and will be payable

during the entire lifetime of the Beneficiary; but if the Beneficiary should die before 20 instalments have been paid, the remainder of the 20 instalments will be commuted and paid in one sum to the Executors, Administrators or Assigns of the Beneficiary.

Table C. If payment is made in 20 annual instalments, the amount of the first will be \$150.00 and the amount of each subsequent instalment (19) will be \$59.34 for each \$1000 of insurance.

NOTE—To obtain the amount of semi-annual, quarter-annual or monthly instalments, multiply the amount of the annual instalments shown in the tables by the decimal .5037 for semi-annual payments, .2528 for quarter-annual payments or .0845 for monthly payments.

NOTICE: It is unnecessary for the Insured or the Beneficiary to employ the services of any person, firm or corporation, in collecting the insurance under this Policy, or in receiving any of its benefits. Time and expense will be saved by writing direct to the Home Office, or to the General Agency where premium payments have been made.

APPLICATION.

I hereby aver and represent that all the foregoing statements and the answers that I make to the Company's Medical Examiner in continuation of this application, are complete, true and correct, and it is hereby agreed that all of said statements and answers shall, in the absence of fraud, be deemed representations and not warranties, otherwise said statements and answers shall be deemed warranties.

I hereby agree as follows: First. That if, during the first year following the date of said Policy, I commit suicide, sane or insane, or die in consequence of my own unlawful act, the only liability under said Policy shall be for a fixed sum equivalent to five per centum of the principal sum of said Policy. Second. It is understood and agreed (1) that if the entire amount of the first annual, semi-annual or quarter-annual premium, as selected by me under the statement marginally numbered "7," on the insurance herein applied for is not paid in cash at the time of making this application, there shall be no liability on the part of the said Company under this application unless nor until a Policy shall be issued and delivered to me and the entire amount of such first premium thereon actually paid during my lifetime and while I am in good health; and (2) that if the entire amount of such first premium is paid in cash to the said Company's agent at the time of making this application, the insurance (subject to the provisions of the said Company's regular form of Policy for the plan applied for) shall be effective from the date of my medical examination therefor and such a Policy shall be issued and delivered to me or my legal representative provided the said Company in its judgment shall be satisfied as to my insurability, on the plan applied for, on the date of such medical examination; and (3) that if said Company shall not be so satisfied, the entire amount of the premium paid, without interest, shall be returned. Third. That any physician may, at any time, disclose any information, heretofore or hereafter acquired, concerning any question arising under any of my statements or answers or such contract of insurance.

WHOLE LIFE NON-PARTICIPATING COMMERCIAL
POLICY.

No. 99,999.

AGE 35.

AMOUNT \$5,000.

PREMIUM \$100.55.

Organized 1868.

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY
OF CALIFORNIA.

Capital, Fully Paid, \$1,000,000.00.

In Consideration of the application for this Policy, a copy of which is attached hereto and made a part hereof, and of the payment of *One Hundred Dollars and Fifty-Five cents*, constituting payment of the premium for the period terminating on the *twenty-third* day of *February*, Nineteen Hundred and *Seventeen*, and in further consideration of a like payment on said last mentioned date, and thereafter on the *twenty-third* day of *February* in each and every year during the continuance of this Policy, until the death of the Insured; promises to pay, at the Home Office of the Company in the City of Los Angeles, on receipt at said Home Office of due proof of the death of *John Doe*, herein called the Insured, *Five Thousand Dollars*, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year, to *Mary Doe, wife of the Insured*, Beneficiary, with right of revocation.

The contents of the succeeding pages of this Policy and the benefits, conditions and values set forth therein are made a part hereof.

In Witness Whereof, THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA has, by its proper officers, signed this Contract at the City of Los Angeles, as of the *twenty-third* day of *February*, 1916.

GAIL B. JOHNSON,

Vice-President.

GEO. I. COCHRAN,

President.

The following clauses or provisions in this policy are the same as in the preceding form:—"Permanent Total Disability," "Change of Beneficiary," "Incontestability," "Statements," "Age," "Grace," "Payment of Premiums," "Cash Loans," "Restoration," "Agents," "Indebtedness," "Assignment," "Suicide," "Ownership of Policy" and "Permanent Total Disability Benefi-"

BENEFITS, CONDITIONS AND VALUES

REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

NON-PARTICIPATION.—This Policy, being issued at a non-participating premium rate, shall not be entitled to share in the surplus earnings of the Company.

NON-FORFEITURE.—After this Policy shall have been in force three full years, the Insured may elect within three months after any default in payment of premium, but not later, any one of the following options:

Option 1—Paid-Up Life Insurance. Have this Policy endorsed by the Company for a reduced amount of non-participating paid-up life insurance, payable at the same time and on the same conditions as this Policy; or

Option 2—Cash Surrender Value. Surrender this Policy to the Company at its Home Office for its cash value; or

Option 3—Paid-Up Term Insurance. Have the non-participating insurance for the face amount of this Policy, less any indebtedness hereon to the Company, continued in force from date of default for such term as is hereinafter provided, but without the right to loans.

The cash surrender value shall be equal to the entire reserve on the face amount of this Policy, (computed according to the American Experience Mortality Table and interest at the rate of three and one-half per centum per annum). Any indebtedness hereon to the Company shall be deducted from the cash surrender value.

The amount of the paid-up life insurance or the term of the paid-up term insurance shall be such as the amount of the cash surrender value, reduced by the amount of any indebtedness hereon to the Company, will purchase, applied as the net single premium at the attained age of the Insured based on the American Experience Mortality Table and interest at the rate of three and one-half per centum per annum.

The right to defer the granting of a cash surrender value for a period not exceeding sixty days after application therefor is made is reserved by the Company.

AUTOMATIC NON-FORFEITURE.—If the Insured shall not, within three months from default, surrender this Policy to the Company at the Home Office for its cash surrender value, as provided in Option 2, or for paid-up life insurance as provided in Option 1, the insurance will be automatically continued as provided in Option 3.

TABLE OF CASH LOAN AND NON-FORFEITURE VALUES.

End of Year.	Paid-Up Life Insurance.	Cash Loan Value or Cash Surrender Value.	Paid-Up Term Insurance.		End of Year.	Paid-Up Life Insurance.	Cash Loan Value or Cash Surrender Value.	Paid-Up Term Insurance.	
			Years	Days				Years	Days
3	\$ 463	\$182	4	59	12	\$1763	\$ 839	13	330
4	814	246	5	220	13	1896	923	14	140
5	764	313	7	6	14	2027	1008	14	280
6	913	382	8	138	15	2154	1095	15	23
7	1060	453	9	231	16	2279	1184	15	101
8	1204	526	10	277	17	2400	1274	15	154
9	1347	601	11	273	18	2518	1366	15	184
10	1488	678	12	216	19	2633	1459	15	194
11	1627	758	13	113	20	2744	1553	15	187

The figures in the above table, computed as provided in this Policy, are guaranteed on the assumptions that the Policy has been

in force and the premiums paid in full to the end of the years stated, and that there is no indebtedness on the Policy. Due allowance will be made in computing values from the above table for any quarter-annual or semi-annual premium payments which may have been made in addition to the premiums for the full number of years indicated.

The cash loan values provided for in the above table for the end of policy years can be obtained during such policy years, as set forth in the paragraph marginally headed "Cash Loans."

Values for later years shall be based on the American Experience Mortality Table and interest at the rate of three and one-half per centum per annum and shall be equal to the entire reserve on the Policy according to that standard. Such values will be furnished on request.

MILITARY OR NAVAL SERVICE.—Military or naval service in time of war is not a risk assumed under this Policy. If the Insured shall enter or be engaged in military or naval service (except in time of peace) without a written permit therefor, issued by the Company, the only liability under this Policy shall be for the net reserve held against it, calculated according to the American Experience Mortality Table and interest at the rate of three and one-half per centum per annum.

OLD AGE INCOME BENEFIT.—The Insured, on the anniversary date of this Policy nearest to said Insured's sixty-fifth birthday, if this Policy is then in full force and effect and free from indebtedness to the Company, may surrender this Policy for a supplementary contract providing, without further payment of premiums, for the payment to the Insured of annual instalments of \$232.92 each, said annual instalments to be paid as long as the Insured shall live.

At the option of the Insured, and in lieu of annual instalments, the Company will pay to the Insured monthly instalments.

The payment of the first annual or the first monthly instalment shall be made on the anniversary date of this Policy nearest to the sixty-fifth birthday of the Insured, and the payment of subsequent annual or monthly instalments shall be made annually or on the first day of each month thereafter respectively.

Should the Insured die before receiving ten annual or one hundred and twenty monthly instalments, the balance of the ten annual or the one hundred and twenty monthly instalments shall be computed at the rate of three and one-half per centum per annum and paid to the Executors, Administrators or Assigns of the Insured in one sum.

Any unpaid portion of the premium for the then current policy year shall be deducted from the amount of the first instalment or instalments paid.

Note—To obtain the amount of the monthly instalments, multiply the amount of the annual instalment shown in the first paragraph by the decimal .0847.

DEPOSIT PRIVILEGE.—At the time this Policy becomes a claim by death the amount then payable under the conditions of this Policy, or any portion thereof not less than one thousand dollars, may be left during the lifetime of the Beneficiary with the Company, and the Company guarantees to pay annually thereafter interest at the rate of three and one-half per centum per annum so long as the said amount or said portion thereof remains with the Company. The said amount, together with the accrued interest thereon, shall be paid at the death of the Beneficiary to the Executors, Administrators or Assigns of the Beneficiary, but may be withdrawn at any time. This privilege shall be inoperative if the amount payable under this Policy be less than one thousand dollars, if the Beneficiary be a partnership, a company or a corporation, or if the Insured directs that the proceeds of this Policy shall be payable other than in one sum.

INSTALMENT BENEFIT.—The Insured, provided the Beneficiary is not a partnership, a company or a corporation, may change the mode of payment of the proceeds of this Policy as a death claim—

from payment in one sum to payment in instalments, and may subsequently change or revoke any instalment selection. Each selection, change or revocation of a selection must be made by the Insured in writing, and shall take effect on the endorsement of the same on this Policy by the Company and not before.

Payment will be made in annual instalments as follows:

Limited Instalments. Equal annual instalments (from two to thirty) as set out in Table A; or

Continuous Instalments. Equal annual instalments for twenty years certain and as long thereafter as the Beneficiary may live, the amount of each instalment to be determined by the attained age of the Beneficiary (age at last birthday) at the time of the death of the Insured as set out in Table B; or

Special Plan—Limited Instalments. A first instalment of \$150 and subsequent instalments annually thereafter (nine, fourteen, nineteen or twenty-four) as set out in Table C.

At the option of the Insured, and in lieu of annual instalments, the Company will pay semi-annual instalments of \$50.43 each, quarter-annual instalments of \$25.33 each or monthly instalments of \$8.47 each for each hundred dollars of annual instalments which may be available under the conditions of this benefit.

The payment of the first annual, semi-annual, quarter-annual or monthly instalment shall be made immediately on receipt of due proof of the death of the Insured, and the payment of subsequent annual, semi-annual or quarter-annual instalments shall be made annually, semi-annually or quarter-annually thereafter respectively, and the payment of subsequent monthly instalments shall be made on the first day of each month thereafter.

Should there be no beneficiary, original or substituted, when this Policy becomes a claim by death, any existing instalment selection shall be void and of no effect, and the proceeds of this Policy shall be paid in one sum to the Executors, Administrators or Assigns of the Insured. Should the Beneficiary, original or substituted, survive the Insured but die before receiving all of the instalments certain, the balance of the instalments certain shall be commuted at the rate of three and one-half per centum per annum and paid in one sum to the Executors, Administrators or Assigns of such Beneficiary.

It is specifically agreed that the Company will not commute any of the instalments payable hereunder after the death of the Insured, except as hereinbefore provided, unless the previous written assent of the Insured has been filed at the Home Office of the Company and its receipt duly acknowledged. Any instalment or instalments payable under this benefit shall be unassignable.

If more than one beneficiary has been designated to share in the proceeds of this Policy as a death benefit, the conditions of the Policy as to the apportionment of such death benefit and as to survivorship shall apply to the payment of a "Limited Instalments" or "Special Plan—Limited Instalments" selection. A "Continuous Instalments" selection cannot be made if more than one beneficiary is designated under the Policy, and payment thereunder shall be conditioned on evidence satisfactory to the Company being furnished as to the age of the Beneficiary at the time of the death of the Insured.

This benefit shall be inoperative if instalments otherwise available shall be less than \$40.00 annually, \$25.00 semi-annually, \$15.00 quarter-annually or \$5.00 monthly. This provision, however, shall not be construed to prevent apportionment between two or more beneficiaries of instalments for not less than the minima prescribed, or to prohibit the continuance of payments to a surviving beneficiary or beneficiaries when the share due a deceased beneficiary under such an apportionment has been commuted under the terms of this benefit.

When any instalment selection shall become operative, this Policy, if required by the Company, shall be surrendered and a supplementary contract shall be issued providing for the payment of such instalment selection.

The tables below are based on a Policy the proceeds of which are one thousand dollars, and will apply pro rata to this Policy.

TABLE A Limited Instalments (Certain)		TABLE B Continuous Instalments (20 Certain and for Life Thereafter)			
Number of Instal- ments	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured	Amount of Each Annual Instalment
2	\$508 60	10 and under	\$43 24	41	\$53 72
3	344 86	11	43 40	42	54 32
4	263 04	12	43 57	43	54 93
5	213 99	13	43 75	44	55 56
6	181 32	14	43 94	45	56 20
7	158 01	15	44 13	46	56 86
8	140 56	16	44 31	47	57 54
9	127 00	17	44 55	48	58 21
10	116 18	18	44 77	49	58 89
11	107 34	19	45 00	50	59 57
12	99 98	20	45 24	51	60 24
13	93 78	21	45 50	52	60 92
14	88 47	22	45 76	53	61 58
15	83 89	23	46 04	54	62 22
16	79 89	24	46 33	55	62 84
17	76 37	25	46 64	56	63 44
18	73 25	26	46 95	57	64 00
19	70 47	27	47 28	58	64 54
20	67 98	28	47 62	59	65 04
21	65 74	29	47 98	60	65 50
22	63 70	30	48 36	61	65 92
23	61 85	31	48 76	62	66 31
24	60 17	32	49 17	63	66 65
25	58 62	33	49 60	64	66 94
26	57 20	34	50 04	65	67 20
27	55 90	35	50 52	66	67 41
28	54 69	36	51 00	67	67 58
29	53 57	37	51 50	68	67 71
30	52 53	38	52 03	69	67 81
		39	52 58	70	67 89
		40	53 14	and over	

TABLE C

Special Plan—Limited Instalments. (Certain. First Instalment \$150)

Number of Instalments after the First	9	14	19	24
Amount of Each Instalment after the First	\$111 72	\$77 83	\$62 00	\$52 93

EXPLANATION OF TABLES.

TABLE A. If payment is made in 20 annual instalments, the amount of each instalment will be \$67.98 for each \$1,000 of insurance.

TABLE B. If at the death of the Insured the Beneficiary is 30 years of age (at last birthday), the amount of each annual instalment will be \$48.36 for each \$1,000 of insurance, and will be payable during the entire lifetime of the Beneficiary; but if the Beneficiary should die before 20 instalments have been paid, the remainder of the 20 instalments will be commuted and paid in one sum to the Executors, Administrators or Assigns of the Beneficiary.

TABLE C. If payment is made in 20 annual instalments, the amount of the first will be \$150.00 and the amount of each subsequent instalment (19) will be \$62.00 for each \$1,000 of insurance.

NOTE.—To obtain the amount of semi-annual, quarter-annual or monthly instalments, multiply the amount of the annual instalments shown in the tables by the decimal .5043 for semi-annual payments, .2533 for quarter-annual payments or .0847 for monthly payments.

20 PAYMENT LIFE NON PARTICIPATING POLICY
WITH DISABILITY BENEFITS.

No. 99,999.

AGE 35.

AMOUNT \$10,000.

ANNUAL PREMIUM \$310.00.

PAN-AMERICAN LIFE INSURANCE
COMPANY,
NEW ORLEANS, LOUISIANA.

By this Policy of Insurance

Promises to Pay, at the Home Office of the Company, in New Orleans, Louisiana, *Ten Thousand Dollars*, upon receipt at said Home Office during the full continuance of this contract, of due proof of the death of *John Doe* (herein called the Insured) of New Orleans, County of Orleans, State of Louisiana, to *Mary Doe*, wife of the Insured (Beneficiary).

This Insurance Is Granted in consideration of the sum of *Three Hundred Ten and 00/100 Dollars*, paid in advance, for one year's term insurance, and may be continued in force thereafter in further consideration of the payment of a like amount, on or before the *First* day of *August* in every year until annual premiums for *twenty* years, including the first year, have been paid, or until the prior death of the Insured; and in further consideration of all the conditions, benefits and privileges stated on the second and third pages hereof.

EXTRACT FROM CERTIFICATE OF DEPOSIT.

I hereby certify that the Pan-American Life Insurance Company has deposited in my office, State of Louisiana, Port Commission Bonds, aggregating the sum of \$100,000.00.

In testimony whereof, I have hereby set my hand and affixed my official seal at the City of Baton Rouge, this 28th day of March, 1912.

O. B. STEELE,

Treasurer of the State of Louisiana.

This policy is free from conditions as to residence, travel and occupation, and shall be incontestable except for non-payment of premiums, after one year from its date of issue.

PERMANENT DISABILITY BENEFIT.

If, after one full annual premium shall have been paid and before default in the payment of any subsequent premium, the Insured before attaining age sixty shall furnish to the Company satisfactory proof that he has become totally disabled and shall, in consequence of bodily injury or disease, be permanently, continuously and wholly incapacitated for life, and thereby prevented from pursuing any gainful occupation, the Company by an endorsement hereon will agree to pay the premiums, if any, which shall thereafter fall due under this Policy during the continuance of such disability. Should the Company assume the payment of premiums as herein provided the Insured shall furnish proof of continued disability if called for as each succeeding premium falls due, and failure to submit such proof shall render this clause null and void.

GRACE IN PAYMENT OF PREMIUM.

A grace of one month (not less than thirty days) during which this contract shall remain in full force, will be allowed in the payment of all premiums, except the first.

CHANGE OF BENEFICIARY.

The Insured may, without the consent of the Beneficiary named herein, at any time during the continuance of this Policy, provided it has not been assigned, change the Beneficiary, to take effect only when such change and the written consent of the Company thereto are endorsed upon this Policy, at the Home Office of the Company, whereupon all rights of the former Beneficiary shall cease. If there be no Beneficiary living at the death of the Insured, the proceeds of this Policy shall be paid to the executors, administrators or assigns of the Insured.

LOANS.

After three full years' premiums shall have been paid, subject to ninety days' notice at the Company's option, while the Policy is in force, the Company will advance, on proper assignment of this Policy and on the sole security thereof, at five per cent. per annum, a sum equal to, or, at the option of the owner of the Policy, less than, the cash value at the end of the current Policy year. The Company will deduct from such loan value any existing indebtedness on the Policy and any unpaid balance of the premium for the current Policy year, and may collect interest in advance on the loan to the end of the current Policy year. Failure to repay any such advance, or to pay interest, shall not avoid this Policy, unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure. If interest is not paid annually, it shall be added to the principal as aforesaid and bear interest at the same rate.

AUTOMATIC NON-FORFEITURE PROVISIONS.

If any premium shall not be paid on or before the date when due, without action on the part of the Insured, this insurance will continue from said date, during the term (including the period of grace) specified in the Table of Guaranteed Loan and Surrender Values; unless the Insured shall surrender the Policy within three months after default, for the option of cash value or paid-up insurance as provided herein.

REINSTATEMENT.

At any time after any default, upon written application by the Insured and upon presentation at the Home Office of evidence of insurability satisfactory to the Company, this Policy may be reinstated, together with any indebtedness in accordance with the loan provisions of the Policy, upon payment of arrears of premiums with interest thereon at the rate of five per cent. per annum.

OPTIONS ON SURRENDER OR LAPSE.

After this Policy shall have been in force three full years, the owner, within three months after any default, and on proper surrender of this Policy to the Company at its Home Office may elect:

- (a) To accept the value of the Policy in cash; or
- (b) To purchase paid-up insurance, payable at the same time and on the same conditions as this Policy; or
- (c) To have the insurance continued in force as term insurance from date of default, for its face amount, less any indebtedness to the Company hereon, without the right to loans.

TABLE OF GUARANTEED LOANS AND SURRENDER VALUES.

The values stated in the table below are computed in accordance with the American Experience Table of Mortality and interest at the rate of three and one-half per cent. per annum.

At End of	Cash or *Loan Values	Paid- up Insur- ance	Automatic Extended Insurance		At End of	Cash or *Loan Values	Paid- up Insur- ance	Automatic Extended Insurance	
Yrs.			Years	Days	Yrs.			Years	Days
3	\$342	\$1080	3	329	12	\$2744	\$5870	21	60
4	574	1620	6	119	13	3058	6380	22	68
5	818	2160	8	339	14	3384	6900	23	51
6	1072	2700	11	145	15	3722	7410	24	29
7	1334	3230	13	229	16	4072	7930	25	24
8	1596	3760	15	213	17	4435	8440	26	66
9	1867	4290	17	103	18	4812	8960	27	196
10	2149	4820	18	273	19	5204	9470	29	142
11	2441	5340	20	12	20	5661	10000	For Life	

*Loans will be granted at the beginning instead of at the end of the year, if so desired, provided the entire premium for the year has been paid.

INDEBTEDNESS.

The figures in the above table give the values available at the end of complete Policy years, if there be no indebtedness against the Policy, and provided premiums have been paid in full for the number of years stated. Any indebtedness on account of this Policy, outstanding at the time of any settlement due under this Policy, including any unpaid portion of the premium for the then current Policy year, will be deducted from the sum insured, and also from the amount of cash or loan value or from the reserve used in the calculations above specified, and will reduce the amount of extended or paid-up insurance by the proportion that such indebtedness bears to said reserve.

GENERAL PROVISIONS.

(1) This Policy and the application therefor, copy of which is attached hereto as part hereof, constitute the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties. No agent can make, alter or discharge this contract or extend the time for payment of premiums, nor can this contract be varied or altered, or its conditions waived or extended in any respect, except by the written agreement of the Company, signed by the President, one of the Vice-Presidents, Secretary or Actuary, whose authority will not be delegated. (2) If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium would have purchased at the correct age. (3) In case of suicide committed while sane or insane within one year from the date on which this insurance begins, the limit of recovery hereunder shall be the premium paid. (4) No assignment of this Policy shall be binding upon the Company, unless in writing, and until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment. (5) Except as herein provided, the payment of a premium or installment thereof shall not maintain the Policy in force beyond the date when the next premium or installment thereof is payable. All premiums are payable in advance at the Home Office, or to any agent of the Company upon delivery of

the official receipt of the Company signed by one or more of the following officers, viz.: President, Vice-President, Secretary or Actuary, and countersigned by such agent. If any premium, or any note or other obligation given therefor shall not be paid when due, this Policy shall thereupon cease except as herein provided.

(6) The plan of premium payment can be changed so that premiums may be paid in quarterly or in semi-annual installments according to the Company's rates, or changed from such form to annual on any anniversary of this Policy by application in writing to the Home Office of the Company.

In Witness Whereof the company has caused this Policy to be executed this *first* day of *August* Nineteen Hundred and *Fourteen*.

.....
Secretary.

CRAWFORD H. ELLIS,
President.

Examined and Countersigned:

ISAAC DAVENPORT,
Actuary.

OPTIONAL MODES OF SETTLEMENT.

The Insured, or the Beneficiary after the Insured's death in case the Insured shall have made no contrary stipulation, may, by written notice to the Company at its Home Office, elect to have the net sum, payable upon the death of the Insured, paid as follows instead of in one sum:

1. **FIXED INSTALLMENTS.**—In equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following table for each \$1,000 of said net sum; or

2. **INSTALLMENTS 20 YEARS FIXED, LIFE THEREAFTER.**—In equal annual installments payable at the beginning of each year for a fixed period of twenty years, and for so many years longer as the payee shall survive, in accordance with the following table for each \$1,000 of said net sum; or

3. **ANNUITY.**—As an annuity during the life of the payee, in accordance with the following table for each \$1,000 of said net sum, the last annuity payment to be the regular payment immediately preceding the death of the payee.

SUPPLEMENTARY CONTRACT.—When any option calling for annual payments is elected, this policy shall be surrendered upon its maturity, and a supplementary non-participating contract shall be issued for the option elected, which shall specify to whom any unpaid installments shall be paid in event of the death of the payee.

Unless otherwise specified by the owner or by the beneficiary in making such election, the payee under options (1) or (2) may at any time surrender the contract guaranteeing the payment of installments for the commuted value of the payments yet to be made, computed upon the same basis as option (1) in the following table; provided that no such surrender and commutation will be made under option (2), except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR EACH \$1,000.

OPTION (1)		OPTIONS (2) AND (3)											
Number of Annual Installments	Amount of each Installment	Age of Payee When Policy Becomes Payable	Amount of Each Installment Option (2)	Annuity Option (3)		Age of Payee When Policy Becomes Payable	Amount of Each Installment Option (2)	Annuity Option (3)		Age of Payee When Policy Becomes Payable	Amount of Each Installment Option (2)	Annuity Option (3)	
				Male Payee	Female Payee			Male Payee	Female Payee			Male Payee	Female Payee
	\$		\$	\$	\$		\$	\$	\$		\$	\$	\$
25	55.76	10 and under	39.58	43.02	39.58	30	44.98	50.18	45.46	50	56.60	70.00	62.38
20	65.26	11	39.83	43.24	39.83	31	45.39	50.75	45.96	51	57.30	71.71	63.81
19	67.78	12	40.08	43.48	40.08	32	45.83	51.35	46.49	52	57.99	73.53	65.32
18	70.59	13	40.33	43.72	40.33	33	46.27	51.98	47.04	53	58.66	75.47	66.93
17	73.74	14	40.52	43.98	40.52	34	46.74	52.64	47.61	54	59.33	77.53	68.64
16	77.29	15	40.71	44.25	40.71	35	47.23	53.34	48.22	55	59.97	79.73	70.45
15	81.33	16	40.90	44.53	40.90	36	47.73	54.08	48.86	56	60.58	82.07	72.39
14	85.95	17	41.09	44.82	41.09	37	48.26	54.85	49.53	57	61.17	84.58	74.44
13	91.29	18	41.29	45.13	41.29	38	48.80	55.67	50.24	58	61.72	87.26	76.63
12	97.54	19	41.49	45.45	41.49	39	49.36	56.53	50.98	59	62.24	90.12	78.97
11	104.93	20	41.69	45.78	41.69	40	49.95	57.44	51.76	60	62.71	93.19	81.47
10	113.82	21	41.96	46.13	41.96	41	50.55	58.40	52.58	61	63.15	96.47	84.13
9	124.69	22	42.24	46.50	42.24	42	51.17	59.41	53.45	62	63.54	100.00	86.99
8	138.31	23	42.53	46.89	42.54	43	51.81	60.49	54.36	63	63.89	103.78	90.03
7	155.83	24	42.84	47.29	42.91	44	52.46	61.62	55.33	64	64.19	107.84	93.30
6	179.22	25	43.16	47.72	43.28	45	53.12	62.82	56.34	65	64.45	112.22	96.81
5	211.99	26	43.50	48.17	43.68	46	53.80	64.09	57.42	66	64.50	116.93	100.57
4	261.19	27	43.84	48.63	44.10	47	54.50	65.44	58.55	67	64.50	122.01	104.62
3	343.23	28	44.21	49.13	44.53	48	55.19	66.87	59.76	68	64.50	127.50	108.97
2	507.38	29	44.59	49.64	44.99	49	55.89	68.39	61.03	69	64.50	133.42	113.66
		70 and over	64.50								64.50	139.84	118.72

APPLICATION.

I hereby agree that the Policy issued hereon shall not take effect until the first premium has been paid during my good health. I have not been declined or postponed by any Life Company or been limited to a Policy different in form from the one originally applied for, nor have I been intemperate, or had any serious illness or disease, except diseases incident to childhood, and there is no history of consumption or insanity in my family--i. e., among parents, brothers or sisters, uncles or aunts, except as herein stated

I do not contemplate any change in occupation or residence, or a journey outside the limits of the United States, Canada or Europe, except as herein stated.....

I have paid to.....

\$.....to cover the first.....annual premium on the Policy applied for, in accordance with the provisions of the receipt of date and number corresponding to this application, which I hereby accept, and agree to the conditions thereof.

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY
TOTAL AND PERMANENT DISABILITY BENEFITS;
WAIVER OF PREMIUM—ANNUITY PAYMENT.

No. 99,999

AGE 35.

AMOUNT \$10,000.

PREMIUM, \$380.80.

THE PENN MUTUAL LIFE INSURANCE COMPANY
OF PHILADELPHIA.

In Consideration of the payment in advance to the Company at its Home Office of the sum of *Three Hundred Eighty and 80/100* Dollars at the date hereof, and upon condition that the annual premium of *Three Hundred Eighty and 80/100* Dollars is paid at or before three o'clock P. M. on the *First* day of *May* in every year during the life of the insured or until *Twenty* full years' premiums shall have been paid, The Penn Mutual Life Insurance Company insures the life of *William Penn* (the insured) of *Philadelphia*, County of *Philadelphia*, State of *Pennsylvania*, in the sum of *Ten Thousand* Dollars and promises to pay at its Home Office in the City of *Philadelphia*, unto *Hannah Penn*, his wife, the said sum insured, upon receipt of due proof of the death of the insured, during the continuance in force of this Policy.

Insured

Amount

Beneficiary

Change of
Beneficiary

Surplus

Conditions

The right to change the beneficiary is reserved by the insured.

This Policy shall participate annually in surplus earnings in accordance with its provisions.

All the benefits, privileges and provisions stated on the second and third pages hereof form a part of this Policy as fully as though recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this Policy to be signed by its President, Secretary, and Actuary, attested by its Registrar, at its Home Office in Philadelphia, Pennsylvania, the *First* day of *May*, 1916.

JOHN HUMPHREYS, Secretary.

GEO. K. JOHNSON, President.

J. BURNETT GIBB, Actuary.

ATTEST

.....REGISTRAR

FROM THE DATE OF ISSUE THIS POLICY SHALL BE WITHOUT ANY RESTRICTIONS AS TO TRAVEL, RESIDENCE AND OCCUPATION

I. PAYMENT OF PREMIUMS.—All premiums are due and payable in advance at the Home Office of the Company in the City of Philadelphia, or they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer, or Actuary and countersigned by agent.

The insurance under this Policy is based upon annual premiums payable in advance; but on any anniversary, upon written request, payments may be made semi-annually or quarterly in advance at the premium rates therefor now in use by the Company.

II. GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days, during which the Policy shall remain in force, will be granted for the payment of premiums or regular instalments thereof, after the first. If the death of the insured occur during the days of grace, the sum necessary to complete payment of premium for the then current policy-year will be deducted from the amount payable hereunder.

III. INCONTESTABILITY.—This Policy and the application therefor, a copy of which is attached hereto, constitute the entire contract between the parties. The contract shall be incontestable after one year from its date of issue, except for non-payment of premiums; but in case of suicide, whether sane or insane, within one year from the date of this Policy, the liability of the Company shall be limited to the amount of the premium paid hereon. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties and no such statement shall avoid or be used in defence under the Policy unless it is contained in the written and printed application and a copy of such application is attached to the Policy when issued.

Any error in stating the age of the insured shall be adjusted by the Company paying at the maturity of this contract such amount as the premium actually paid would have purchased at the table rate at the correct age.

IV. CHANGE OF BENEFICIARY.—Whenever the right to change the beneficiary has been reserved in the last designation of beneficiary recorded at the Home Office of the Company, the insured, or his duly appointed guardian if he be not of legal age (subject to any previous assignment of the Policy filed with the Company as herein provided), shall be entitled, without the consent of the beneficiary, to any cash dividends declared on this Policy and to the loan or cash value herein provided for, and shall have full power while this Policy is in force to designate a new beneficiary, with or without reserving the right of future designation, by filing written notice thereof at the Home Office of the Company and such change shall take place upon such filing and not before. If any beneficiary shall die before the insured the interest of such beneficiary shall vest in the insured unless otherwise provided in this Policy or in the written designation of beneficiary filed as above.

V. DIVIDENDS OF SURPLUS.—This Policy shall participate in surplus, and upon payment of the second year's premium and at the end of the second and of each subsequent policy-year, while the Policy is in force by payment of premiums and thereafter when full paid, the Company will determine and account for the portion of the divisible surplus accruing thereto. These dividends, at the option of the insured, will be applied in any year to reduce the premium, to increase the amount of insurance, or to accumulate to the credit of the Policy at 3 per cent. compound interest per annum, this interest rate to be increased annually by such addition

as may be awarded by the Board of Trustees, which accumulation will be payable at the maturity of the Policy, or may be withdrawn at any premium anniversary. If no other option is selected, dividends shall be paid in cash.

VI. LOANS.—After three full years' premiums have been paid, the Company, at any time while the Policy is in force, will advance, on proper assignment and delivery of the Policy and on the sole security thereof, and in accordance with Sections VIII and IX hereof, a sum which, with interest thereon to the end of the current policy-year, shall be equal to, or at the option of the owner less than, the cash value at the end of the said year, which cash value shall be the full reserve on the Policy and on any dividend additions thereto according to the American Experience Table of Mortality with interest at 3 per cent. The amount of such advance shall be reduced by any existing indebtedness on the Policy and any unpaid balance of the current policy-year's premium. Interest on the advance will be at the rate of 6 per cent. per annum and shall be payable at the end of each policy-year, and this interest, if not paid when due, shall be added to the existing indebtedness, provided the total indebtedness would not then exceed the cash value, and the indebtedness thus created shall bear interest at the same rate. The indebtedness or any part thereof may be repaid to the Company at any time. Failure to repay any such advance or to pay interest thereon shall not void this Policy unless the total indebtedness hereon with interest shall equal or exceed the cash value at the time of such failure, in which case there shall be no liability under the Policy; provided however that no such termination shall be effective until one month after notice shall have been mailed by the Company to the last-known address of the insured and of the assignee, if any, of record at the Home Office of the Company. All indebtedness on account of this Policy, with accrued interest, shall be deducted from any settlement hereunder.

VII. NON-FORFEITURE.—If this Policy shall lapse through non-payment of premium after three years' premiums have been paid, the Company will secure to the owner thereof a form of insurance, the net value of which shall be equal to the full reserve on the Policy and on any dividend additions thereto at the date of default, according to the American Experience Table of Mortality, with interest at 3 per cent., less any existing indebtedness to the Company on the Policy. At the end of the third and succeeding years the cash value is the full reserve, and the paid-up and extension values are the equivalents thereof. The stipulated values of this Policy shall be correspondingly increased for any fractional portion of a year's premium which has been paid. This non-forfeiture value shall be secured to the owner of the Policy through one of the following provisions:

First:—The automatic extension without participation of the net amount insured by this Policy for the number of years and days stated below, at the expiration of which time the insurance shall cease; or,

Second:—The issue of paid-up participating insurance payable at death for the sum provided for below upon written application therefor by the owner of the Policy and the legal surrender of all claims hereunder to the Company at its Home Office within one month after lapse; or,

Third:—The payment, in accordance with Sections VIII and IX hereof, of the cash surrender value provided for below on surrender of the Policy and all claims hereunder to the Company within one month from the date of lapse.

VIII. The Company shall have the right to defer the paym-

of the surrender value of this Policy, or the making of a loan hereon (unless for the purpose of paying premiums on policies in this Company) for a period of not exceeding sixty (60) days from the date of the application therefor.

IX. TABLE OF EXTENSION, PAID-UP AND LOAN OR CASH VALUES provided for by this Policy.

At End of Year	Term of Extension for this Policy without Participation.	These values are for \$1,000 Insurance, For this Policy multiply by ten	
		Participating Paid-up Insurance on surrender.	Loan or Cash Surrender Values.
3rd	7 Years 334 Days	\$154	\$68 20
4th	10 " 212 "	205	92 46
5th	13 " 14 "	256	117 52
6th	15 " 75 "	306	143 40
7th	17 " 28 "	357	170 14
8th	18 " 246 "	407	197 77
9th	20 " 16 "	457	226 31
10th	21 " 81 "	507	255 78
11th	22 " 93 "	557	286 24
12th	23 " 64 "	606	317 68
13th	24 " 8 "	655	350 16
14th	24 " 307 "	704	383 70
15th	25 " 249 "	753	418 33
16th	26 " 220 "	802	454 11
17th	27 " 247 "	852	491 07
18th	29 " 9 "	901	529 31
19th	31 " 25 "	950	568 89
20th	Full Paid	1000	609 92
25th			666 72
30th			723 24

The Loan Values in the above table are the maximum amounts available at the *end* of each policy-year indicated. Loans may also be obtained *during* the policy-year as set forth in Sections VI and VIII hereof.

Should any indebtedness exist, it shall be deducted from the cash value of the Policy; the paid-up value shall be reduced proportionately; or in case of lapse the extended insurance shall be for the face value of the Policy less the indebtedness and for such a term as said reduced cash value will provide.

The cash value of any paid-up or extension granted upon the lapse of this Policy will be the full reserve at the time of surrender, less any indebtedness to the Company under the Policy, and will be paid to the owner thereof upon proper release.

X. REINSTATEMENT.—In the event of default in premium payments, unless the cash value has been duly paid, it is agreed that this Policy may be reinstated at any time upon evidence of insurability satisfactory to the Company and the payment of all overdue premiums and the payment or reinstatement of any other indebtedness to the Company upon said Policy, with interest at the rate of not exceeding 6 per cent. per annum.

XI. DEATH CLAIM.—When this Policy shall become a claim by the death of the insured, settlement less any indebtedness on account of this Policy, will be made upon receipt of due proof of death, and delivery of this Policy to the Company. When premiums are payable in semi-annual or quarterly instalments, any unpaid instalment of the premium for the policy-year during which death occurs will be deducted from the sum payable under this Policy.

XII. INSTALMENT TABLES.—The net proceeds of this Policy at maturity may be made payable, at the option of the beneficiary,

In such number of instalments two to thirty, as may be chosen in accordance with Table A. of Instalment Values printed below.

Similarly, the net proceeds at maturity may be made payable in annual instalments for twenty years guaranteed and as much longer thereafter as the beneficiary may live, in accordance with Table B. of Instalment Values printed below.

These options can only be exercised in cases where the beneficiary is an individual. They are not available when an association, firm or corporation is named as beneficiary or assignee.

These tables are based upon a policy, the net proceeds of which are one thousand dollars, and apply pro rata to this Policy.

TABLE A.

Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.
7	\$507 88	8	\$438 81	14	\$35 95	20	\$35 28	22	\$34 81
8	343 23	9	124 69	15	81 83	21	82 98	23	52 97
9	281 19	10	113 82	16	77 39	22	80 92	24	51 74
10	211 99	11	104 93	17	73 74	23	86 04	25	50 60
11	179 22	12	97 54	18	70 58	24	87 83	26	49 53
12	155 83	13	91 29	19	67 78	25	85 76	.....	.....

TABLE B.

Age of Payee when Policy Becomes Payable.	Amount of each Instalment.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment.
10	\$39 53	25	\$43 18	41	\$50 55	57	\$61 17
11	39 70	26	43 49	42	51 17	58	61 72
12	39 86	27	43 84	43	51 81	59	62 24
13	40 08	28	44 21	44	52 48	60	62 71
14	40 28	29	44 59	45	53 12	61	63 16
15	40 49	30	44 98	46	53 80	62	63 54
16	40 71	31	45 39	47	54 50	63	63 89
17	40 94	32	45 82	48	55 19	64	64 19
18	41 18	33	46 27	49	55 89	65	64 45
19	41 43	34	46 74	50	56 59	66	64 67
20	41 69	35	47 23	51	57 29	67	64 85
21	41 96	36	47 73	52	57 98	68	64 99
22	42 24	37	48 26	53	58 65	69	65 09
23	42 53	38	48 80	54	59 33	70	65 18
24	42 84	39	49 36	55	60 07	.....	.....
		40	49 95	56	60 58	.....	.....

The instalments under Table A, or the instalments-certain under Table B, after the first year, will be increased annually by such surplus as may be awarded by the Board of Trustees.

The commuted value of any unpaid instalments under Table A, or the commuted value of any unpaid instalments-certain under Table B, will be calculated by the Company at any time upon the

same basis (3% compound interest) as the instalments were granted, and will be paid to the owner of the Policy upon proper release.

XIII. INTEREST PRIVILEGE.—The net proceeds of this Policy or any designated fraction thereof may at maturity be allowed to remain with the Company until the death of the beneficiary, during which period the Company will pay to the beneficiary yearly, 3 per cent. on the amount so held, the first payment being made one year after the maturity of this Policy and the last payment to be pro-rated to the date of the death of the beneficiary. The interest rate will be improved annually by such addition as may be awarded by the Board of Trustees. Unless otherwise directed by the insured in writing filed with the Company, the balance remaining unpaid may be withdrawn at any interest period.

XIV. ASSIGNMENT.—Any assignment of this Policy shall be furnished to the Company and a duplicate thereof attached hereto. No assignment shall impose any obligation on this Company until the original thereof has been filed at the Home Office of the Company, nor does the Company guarantee the sufficiency or validity of any assignment.

XV. PREMIUM LIENS.—After the third year if any premium or premiums on this Policy, annual, semi-annual or quarterly, be not paid when due or within the period of grace, the Company will upon request charge against the loan value of this Policy such premium or premiums, with interest at the rate of not exceeding 6 per cent. per annum, provided that such loan value is sufficient. The balance of value, if any, not thus used, shall be applied in accordance with the Non-Forfeiture Provision, and any premium liens so made shall be subject to the terms of Section VI hereof. This method of premium settlement will be applicable when request for such premium liens is filed by the owner of the Policy at the Home Office after the Policy has acquired a loan value and while there is no default in the payment of any premium, and such request is revocable as to any future premium.

XVI. NO ALTERATION OF THIS POLICY, or waiver of any of its conditions shall be valid unless endorsed hereon and signed by an Officer of the Company. No agent is authorized to modify, alter or enlarge this contract or to bind the Company by any promise or undertaking as to distribution of surplus or any future award of interest.

XVII. TOTAL AND PERMANENT DISABILITY BENEFITS; WAIVER OF PREMIUM—ANNUITY PAYMENT.—If after one year's premium shall have been paid on this Policy and before default in the payment of any subsequent premium the insured shall furnish to the Company due proof that, before attaining the age of sixty, he has become wholly disabled by bodily injury or disease so that he is and thereby will be permanently and continuously unable to engage in any occupation whatever for remuneration or profit, and that such disability has existed continuously for not less than sixty days prior to the furnishing of proof, thereupon the Company will grant the following benefits:

A. WAIVER OF PREMIUM.—The Company, by endorsement hereon, shall waive the payment of the premiums which thereafter may become due under this Policy during the continuance of the said total disability of the insured. In making any settlement under this Policy the Company shall not deduct any part of the premiums so waived, and the Non-Forfeiture values of this Policy shall increase from year to year in the same manner as though any premium waived under this provision had been paid in cash;

B. ANNUITY PAYMENT.—Furthermore, the Company will pay to the insured a monthly sum equal to one one-hundred-and-twentieth of the face of this Policy, the first monthly payment to be made six months after receipt of due proof of the said total disability accompanied by this Policy for endorsement, and subsequent payments monthly thereafter during the continuance of the said total disability of the insured prior to the maturity of this Policy. The Company will admit the age of the insured when furnished with satisfactory evidence of the date of birth and reserves the right to require such proof of date of birth at the time proof of disability is furnished. The amount of this Policy payable at maturity either as an endowment or as a death claim shall not be reduced by any payments made under this disability provision.

RECOGNIZED DISABILITIES.—Without prejudice to any other cause of total disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability.

RECOVERY FROM DISABILITY.—Should the Company accept proofs of permanent disability under this Policy, it may nevertheless, at any time thereafter, but not oftener than once a year subsequent to the first payment of the disability annuity, demand of the insured due proof of the continuance of such total disability; and upon failure to furnish such proof, or if it be established that the insured has engaged or has become able to engage in any occupation whatever for remuneration or profit, all disability benefits under this Policy shall thereupon cease.

DISCONTINUANCE.—While any Non-Forfeiture provision set forth in Section VII is in effect, or in event of total and permanent disability occurring after age sixty, no disability benefits shall accrue, nor shall any disability benefit apply in case the insured engage in military or naval service in time of war. Upon written request by the insured, accompanied by this Policy for endorsement, the provision for disability benefits may be discontinued. If so discontinued, or if the insured attain age sixty, premiums thereafter will be reduced by *Eighteen and 60/100* Dollars yearly, being the additional premium for such benefits. Non-payment of the said additional premium will void the provisions respecting disability and the benefits secured thereby.

APPLICATION.

My statements and answers to the questions printed above, and my statements and answers made and given to the Company's Medical Examiner, are full, complete and true. Upon them I base my application for insurance, and agree that they shall be regarded as a part of the contract if and when issued. If the premium on the insurance herein applied for is not paid at the time of making this application, the contract of insurance shall not be in force unless or until a policy shall be issued and delivered to me and the first premium thereon actually paid during my lifetime and good health. If settlement is effected in accordance with the attached receipt at the time of making this application, the policy shall be in force as of the date of such settlement, provided the application is approved by the Company at the Home Office. The policy if and when issued and delivered to me, shall be in the form now in use by the Company. I understand that neither agents nor examiners have any authority to modify, alter or enlarge contracts. The foregoing agreements and declarations are made on behalf of myself and of any beneficiary under any policy on my life issued by the Company upon this application.

MEDICAL EXAMINER'S FORM.

I hereby agree, that all the foregoing statements and answers, made to the Company's Medical Examiner, are a part of my application for insurance, are declared to be true, and are offered to the Company as a consideration for the Contract.

20 PAYMENT LIFE POLICY WITH PREMIUM
INSURANCE RIDER.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$359.30.

PHILADELPHIA LIFE INSURANCE COMPANY OF
PHILADELPHIA, PENNSYLVANIA.

In Consideration of the application for this policy, and of the payment of *Three Hundred Fifty-nine and 30/100* Dollars in advance, hereby insures the life of *John Doe*, hereinafter called the insured, for one year.

Upon the payment of an annual premium of *Three Hundred Fifty-nine and 30-100* Dollars, on or before the *fourth* day of *March, 1914*, this policy will become a Limited Payment Life policy and the insurance will be continued by the payment of a like sum on or before the *fourth* day of *March* in each year thereafter during the life of the insured for *eighteen* years or until prior death of the insured.

Upon receipt of due proofs of the death of the insured, provided this policy is in force, the Company will pay *Ten Thousand* Dollars at its Home Office in the City of Philadelphia to *Jane Doe*, wife of the insured, if living, otherwise to the executors, administrators or assigns of the insured.

The insured may, while this policy is in force and unassigned, change the beneficiary. Written request must be made and the change will take effect when endorsement is made by the Company upon the policy. The right is reserved to the insured, without the consent of the beneficiary, to receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy.

DIVIDENDS.—The surplus accruing upon this policy shall be ascertained and distributed annually, and at the option of the insured may then be allowed to remain with the Company with interest at a rate not less than three and one-half per centum; used to purchase paid-up additions; or withdrawn in cash, but if so withdrawn the value of the following provisions would thereby be reduced. If no other option is selected, dividends may be withdrawn in cash.

REDUCING PREMIUM PAYING PERIOD.—Whenever, at the end of any policy year, the accumulations of surplus shall be sufficient to prepay future premiums hereon, no further premiums shall be required; but at the option of the insured the payment of premiums may be continued in order to increase accumulations.

MATURING THE POLICY AS AN ENDOWMENT.—Whenever, at the end of any policy year, the accumulated surplus and reserve together shall equal or exceed the amount insured hereunder, this policy shall mature as an endowment, and shall be payable at once to the insured during his lifetime.

SURPLUS PAYABLE WITH SUM INSURED.—If this policy becomes a claim by death, the sum insured hereunder, together with any surplus withdrawable at the end of the previous policy year, shall be paid the beneficiary.

INCONTESTABILITY.—This policy shall be incontestable, except for non-payment of premiums, after one year from its date.

From date of issue this policy shall be without any restrictions as to travel, residence or occupation.

If the age of the insured has been misstated, the amount payable hereunder shall be such a sum as the premium actually paid would have purchased at the correct age. Self-destruction while sane or insane, within one year of the date hereof, is a risk not assumed by the Company under this policy. All statements made by the insured shall in the absence of fraud be deemed representations and not warranties.

PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office of the Company or to an agent of the Company upon delivery of a receipt signed by an executive officer of the Company—the President, a Vice-President, Secretary, Treasurer, Actuary or Comptroller—and countersigned by said agent.

A grace of one month shall be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If death occurs within the days of grace the unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

Except as herein provided, the payment of a premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable, and failure to pay any premium or note when due will forfeit the policy and all payments made thereon. Any unpaid portion of the current year's premium and all indebtedness will be deducted from any settlement of this policy.

PREMIUM LOANS.—In lieu of automatic extended insurance, and on satisfactory request from the insured prior to default in the payment of any premium hereon, the Company shall first apply any withdrawable surplus to pay the same; and the remainder due, if any, shall be charged against this policy as a loan at five per centum interest, if the respective loan value specified below be sufficient to cover such advance in addition to existing liens and accrued interest; provided that if the credits be not sufficient to cover the entire premium then due, the Company shall apply the same, if sufficient, to pay the premium for a shorter period, but not less than one month's premium. At any time while the policy is thus sustained in force, the payment of premiums with interest may be resumed. When advances can no longer be made, any balance then remaining shall be used to purchase term insurance, as stated below. No grace will be accorded under this provision.

LOANS.—After three full years' premiums have been paid, the Company at any time, while this policy is in force, will advance, on proper assignment of this policy and on the sole security thereof, at a rate of interest not greater than five per centum per annum, a sum equal to, or, at the option of the owner of the policy, less than, the reserve at the end of the current policy year on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality, with interest at three and one-half per centum per annum, less a sum not more than one per centum of the amount insured by this policy and of any dividend additions thereto. The Company, however, will deduct from such loan value any existing indebtedness to the Company on this policy and any unpaid balance of the premium for the current policy year, and may collect interest in advance on the loan to the end of the current policy year. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure.

NON-FORFEITURE OPTIONS ON SURRENDER OR LAPSE.—In event of default in the payment of premiums after premiums have been paid for three years, the insured will be entitled, as provided in the table of surrender values, to any one of the following options:

1. To automatic non-participating paid-up term insurance for the amount insured by this policy, for such time as the surrender value will purchase. The surrender value will be the entire reserve on this policy and on any dividend additions thereto, computed

according to the American Experience Table of Mortality with interest at three and one-half per centum, less a sum not more than one per centum of the amount insured by this policy and of any dividend additions thereto, and less any existing indebtedness to the Company on this policy.

2. To a non-participating paid-up life insurance policy, for an amount not less than may be purchased by the surrender value aforesaid, upon surrender within one month after default.

3. To a cash value not less than the surrender value aforesaid, upon surrender within one month after default.

The surrender values stated will be increased correspondingly for any fractional portion of a year's premium which shall have been paid. Figures for later years will be furnished upon request.

TABLE OF LOAN AND SURRENDER VALUES.

At End of Year	Extended Insurance for face of Policy		Paid-up Insurance	Loan or Cash Value	At End of Year	Extended Insurance for face of Policy		Paid-up Insurance	Loan or Cash Value
	Yrs.	Mos.				Yrs.	Mos.		
3rd	4	0	\$1090	\$ 340	13th	22	2	\$6340	\$3100
4th	6	4	1620	550	14th	23	2	6860	3430
5th	8	11	2150	780	15th	24	1	7380	3770
6th	11	5	2680	1030	16th	25	1	7910	4120
7th	13	7	3210	1280	17th	26	2	8440	4480
8th	15	7	3730	1540	18th	27	6	8960	4860
9th	17	3	4250	1860	19th	29	5	9480	5250
10th	18	9	4770	2190	20th	Full	Paid	10000	5660
11th	20	0	5290	2490					
12th	21	2	5820	2790					

THE CONTRACT.—A copy of the written and printed application for this contract is attached hereto. This policy and application therefor, taken together, constitute the entire contract. No person, except an executive officer of the Company as aforesaid, has power to modify or in event of lapse to reinstate this policy, to extend the time for paying a premium, or to accept any note in payment thereof.

ASSIGNMENT.—Any assignment of this contract shall be attached hereto, and a duplicate thereof shall be furnished the Company at its Home Office. Any claim against the Company arising under any assignment of this contract shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the legality of any assignment.

REINSTATEMENT.—This policy may be reinstated on written application, subject to evidence of insurability satisfactory to the Company and payment of arrears of premiums with interest thereon not exceeding five per centum per annum.

OPTIONS AT MATURITY.—The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

1. By the payment of interest thereon at three and one-quarter per centum per annum, payable annually, to the payee under this policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators or assigns of the payee, unless otherwise directed in said notice.

2. By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each \$1,000 of said net sum.

TABLE OF INSTALMENT VALUES FOR EACH \$1,000 OF INSURANCE.

Number of Instalments.....	25	20	19	18	17
Amount of each Instalment.....	\$57 14	\$66 58	\$69 16	\$71 96	\$75 03
Sum of Instalments.....	\$1428 50	\$1331 60	\$1314 04	\$1295 28	\$1275 51
Number of Instalments.....	16	15	14	13	12
Amount of each Instalment.....	\$78 62	\$82 61	\$87 22	\$92 57	\$98 74
Sum of Instalments.....	\$1257 92	\$1239 15	\$1221 08	\$1203 41	\$1184 88
Number of Instalments.....	11	10	9	8	7
Amount of each Instalment.....	\$106 08	\$114 94	\$125 83	\$139 35	\$156 99
Sum of Instalments.....	\$1166 88	\$1149 40	\$1132 47	\$1114 80	\$1098 93
Number of Instalments.....	6	5	4	3	2
Amount of each Instalment.....	\$180 18	\$212 99	\$262 06	\$344 00	\$508 13
Sum of Instalments.....	\$1081 08	\$1064 95	\$1048 24	\$1032 00	\$1016 26

3. By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive in accordance with the following table for each \$1,000 of said net sum.

TABLE OF CONTINUOUS INSTALMENT VALUES.

Age last birthday of beneficiary at maturity.....	10	11	12	13	14	15	16	17
Each instalment per \$1000 insurance.....	\$40 02	\$40 20	\$40 39	\$40 59	\$40 80	\$41 01	\$41 24	\$41 47
Age last birthday of beneficiary at maturity.....	18	19	20	21	22	23	24	25
Each instalment per \$1000 insurance.....	\$41 72	\$41 97	\$42 24	\$42 51	\$42 80	\$43 11	\$43 42	\$43 75
Age last birthday of beneficiary at maturity.....	26	27	28	29	30	31	32	33
Each instalment per \$1000 insurance.....	\$44 09	\$44 45	\$44 82	\$45 21	\$45 62	\$46 05	\$46 49	\$46 95
Age last birthday of beneficiary at maturity.....	34	35	36	37	38	39	40	41
Each instalment per \$1000 insurance.....	\$47 43	\$47 93	\$48 45	\$48 99	\$49 55	\$50 14	\$50 74	\$51 36
Age last birthday of beneficiary at maturity.....	42	43	44	45	46	47	48	49
Each instalment per \$1000 insurance.....	\$52 00	\$52 65	\$53 33	\$54 02	\$54 72	\$55 44	\$56 16	\$56 89
Age last birthday of beneficiary at maturity.....	50	51	52	53	54	55	56	57
Each instalment per \$1000 insurance.....	\$57 61	\$58 34	\$59 05	\$59 76	\$60 44	\$61 11	\$61 75	\$62 36

20 PAYMENT LIFE (ENDOWMENT AT 85) ANNUAL
DIVIDEND POLICY WITH DISABILITY RIDER.

No. 99,999.
AMOUNT, \$10,000.

AGE, 35.
PREMIUM, \$373.60.

THE PHOENIX MUTUAL LIFE INSURANCE
COMPANY,
OF HARTFORD, CONNECTICUT.

In Consideration of the application herefor, which is hereby made a part of this policy, and of the payment of premiums to be made as described below, promises to pay the amount insured as defined herein at its Home Office in Hartford, Connecticut, to the original or substituted beneficiary as herein described and provided for, if living (but subject to the provisions of the beneficiary clauses on the second page of this contract), on receipt of this policy duly discharged, together with due proofs of the death of the Insured hereunder while this policy is in force.

Insured *John M. Phoenix.*

Original Beneficiary *Mary A. Phoenix, Wife of Insured.*

The Insured has * * * reserved the right to change the beneficiary as hereinafter provided.

Amount Insured *Ten Thousand Dollars, less any indebtedness to the Company on account of or secured by this policy, including any portion of the current year's premium unpaid at the time of the death of the Insured.*

Premium *Three Hundred Seventy-three and 60/100 Dollars, payable on the First day of each January until twenty full years' premiums shall have been paid, or until the death of the Insured, if prior thereto.*

The Benefits and Provisions on the second, third and fourth pages hereof are a part of this policy.

No modification of this printed policy can be made except over the signature of an executive officer of the Company, to wit: the President, a Vice-President, the Secretary or an Assistant Secretary.

In Witness Whereof, the PHOENIX MUTUAL LIFE INSURANCE COMPANY has by its President and Secretary signed, and by its Registrar, or an executive officer, countersigned, this policy in the City of Hartford, Connecticut, this *first* day of *January*, 1916.

S. H. CORNWELL,
Secretary.

JOHN M. HOLCOMBE,
President.

APPLICATION

I hereby agree to be examined forthwith by an authorized medical examiner of the Company, and to accept the policy when issued.

I hereby agree that all representations and agreements made by or with the Company or the agent taking this application are reduced to writing herein and made a part of this application and the policy issued hereunder.

MEDICAL EXAMINER'S FORM.

I hereby agree for myself and all parties who may have an interest herein that all the foregoing statements and answers and those made to the Medical Examiner are true and complete, and are offered to the Company as a consideration for the contract which I hereby agree to accept; that no other information, statement or answer than is therein contained, whether known to, made by, or given to any person, shall be considered as a part of the contract; that should this policy become a claim during its first year nothing herein contained shall prevent the Company from introducing any information as evidence of fraud; that the policy granted herefor shall not take effect until issued, delivered and the premium paid thereon to the Company or to an agent holding the premium receipt from the Company during my lifetime and while in good health.

20 PAYMENT LIFE (ENDOWMENT AT 85) ANNUAL
DIVIDEND POLICY WITH DISABILITY RIDER.

No. 99,999.
AMOUNT, \$10,000.

AGE, 35.
PREMIUM, \$373.60.

THE PHOENIX MUTUAL LIFE INSURANCE
COMPANY,
OF HARTFORD, CONNECTICUT.

In Consideration of the application herefor, which is hereby made a part of this policy, and of the payment of premiums to be made as described below, promises to pay the amount insured as defined herein at its Home Office in Hartford, Connecticut, to the original or substituted beneficiary as herein described and provided for, if living (but subject to the provisions of the beneficiary clauses on the second page of this contract), on receipt of this policy duly discharged, together with due proofs of the death of the Insured hereunder while this policy is in force.

Insured *John M. Phoenix.*

Original Beneficiary *Mary A. Phoenix, Wife of Insured.*

The Insured has * * * reserved the right to change the beneficiary as hereinafter provided.

Amount Insured *Ten Thousand Dollars, less any indebtedness to the Company on account of or secured by this policy, including any portion of the current year's premium unpaid at the time of the death of the Insured.*

Premium *Three Hundred Seventy-three and 60/100 Dollars, payable on the First day of each January until twenty full years' premiums shall have been paid, or until the death of the Insured, if prior thereto.*

The Benefits and Provisions on the second, third and fourth pages hereof are a part of this policy.

No modification of this printed policy can be made except over the signature of an executive officer of the Company, to wit: the President, a Vice-President, the Secretary or an Assistant Secretary.

In Witness Whereof, the PHOENIX MUTUAL LIFE INSURANCE COMPANY has by its President and Secretary signed, and by its Registrar, or an executive officer, countersigned, this policy in the City of Hartford, Connecticut, this *first* day of *January*, 1916.

S. H. CORNWELL,
Secretary.

JOHN M. HOLCOMBE,
President.

BENEFITS AND PROVISIONS.

PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office, in Hartford, Conn., but will be accepted if paid to an agent of the Company in exchange for a receipt, separate from the policy, and signed by an executive officer. Premiums paid one month or more prior to date when due will be discounted at a rate not less than 3% per annum.

THIRTY-ONE DAYS' GRACE.—This policy shall not take effect until the first premium is so paid, and if any subsequent premium be not paid when due, or within thirty-one days thereafter, during which time this policy shall remain in force, then this policy shall immediately cease and become void, and all premiums previously paid shall be forfeited to the Company, except as hereinafter provided.

REINSTATEMENT.—If this policy shall lapse and shall not be surrendered to the Company, the Company will reinstate it at any time upon receipt of satisfactory evidence of insurability and payment of all arrears of premiums with interest at the rate of 6% per annum on such premiums and on any indebtedness to the Company existing against this policy at the time of lapse, which indebtedness and arrears of premiums and interest, at the option of the insured or assigns, if any, shall be repaid in cash or, to the extent allowed by the loan value, remain as an indebtedness against this policy.

ANNUAL APPORTIONMENT OF SURPLUS.—At the end of the first and each succeeding policy year, this policy, while in force, will be credited with its share of the divisible surplus which the Company will annually determine and account for in a general distribution of surplus. Such apportionment of surplus will not be conditioned on the payment of any premium due during any succeeding policy year, and will be applied in any one of the following methods which may be requested in the application, and such method may be changed by the insured or assigns at the end of any policy year; if no choice is made the first method will be employed.

CASH.—*First:* To be paid in cash (without interest) to the insured or assigns.

REDUCE PREMIUMS.—*Second:* To reduce the premiums due hereunder during the succeeding year; if no premiums are due such dividends will be paid in cash (without interest) to the insured or assigns.

PARTICIPATING PAID-UP ADDITIONS.—*Third:* To purchase, at net rates by the American 3% Table, participating paid-up insurance additions, payable with this policy, which additions, on satisfactory release to the Company, may be surrendered at any time for their cash value, computed as described in the Cash Value option, or used to accelerate as described in the following paragraph.

CASH DIVIDEND FUND FOR ACCELERATION OF PREMIUMS OR ENDOWMENT IS PAYABLE AT DEATH OR ON DEMAND.—*Fourth:* To accumulate at compound interest as a dividend fund, the Company annually crediting interest at such rate as may be assumed to have been earned by the Company in the declaration of dividends for that year, which rate is guaranteed to be at least 3% per annum. When such dividend fund, or the reserve under any insurance additions then credited to this policy, or both, together with the reserve under this policy, shall equal or exceed the reserve under a fully paid policy of the same kind and amount, the Company will make this a fully paid participating policy; or when such dividend fund and reserves as described above, equal or exceed the amount insured as defined on the first page hereof, the Company will mature and

pay this policy as an endowment: provided, in either case, a satisfactory request is made and this policy is duly released. Any such dividend fund then credited to this policy will be paid with any death claim arising hereunder, or, on satisfactory release, the whole or any part of it will be paid in cash.

INCONTESTABILITY.—This policy, with the application herefor, constitutes the entire contract between the parties hereto and shall be incontestable after one year from its date of issue, except for non-payment of premium as stipulated, subject, however, in case of misstatement of age, to an adjustment of the insurance proportionate to the premium at the true age.

ASSIGNMENTS.—The Company assumes no responsibility for the validity of any assignment, and shall not be held to have notice of any assignment of this policy until the original assignment, or a copy thereof, is received at the Home Office of the Company while this policy, or any insurance guaranteed hereunder, is in force according to the Company's records; all assignments shall be subject to any interest the Company may have in this policy.

VALUE AT AGE EIGHTY-FIVE.—This policy provides for a cash value of the amount insured as defined on the first page hereof on its anniversary nearest the eighty-fifth anniversary of the birth of the insured, and if it is not then surrendered, so long as it remains in force the Company will, at the end of each year thereafter, pay to the insured or assigns interest on such amount at the rate assumed to have been earned by the Company in the declaration of dividends for that year (guaranteed to be at least 3% per annum).

Upon the death, during the lifetime of the insured, of any original or substituted beneficiary nominated in accordance with the provisions of this policy, any interest of such beneficiary and his or her assigns shall thereupon revert to the insured or assigns unless otherwise specifically provided herein.

BENEFICIARY CLAUSES.—If in the application for this Policy the insured has reserved the right to change the beneficiary, and such fact is indicated on the first page hereof, the insured, if of legal age, may, whenever and as often as he desires, but subject to the rights of any party under any outstanding assignment made in accordance with the provisions hereof, change any beneficiary then last named hereunder and designate a new beneficiary by filing at the Home Office of the Company a written notice of such change, substantially in the form indorsed hereon. Such change shall not take effect until such written notice, duly executed by the insured, together with this policy shall be received at the Home Office of the Company for record during the lifetime of the insured and while any insurance hereunder is in force according to the Company's records, and a copy of such notice has been attached to or indorsed hereon. In the same manner the insured may at any time renounce the said right to change the beneficiary, and thereafter no change shall be made in the interest of any beneficiary hereunder except on satisfactory request and release by all parties in interest.

If the said right to change the beneficiary has been reserved to and has not been renounced by the insured, the insured may assign this policy or any interest therein without the consent of any beneficiary and the interest of all beneficiaries hereunder shall be subject to such assignment; provided, however, that when this policy becomes payable as a death claim any interest therein not covered by an assignment by the insured then in force shall be payable to the beneficiary or beneficiaries who shall then be the last designated.

If the said right to change the beneficiary has been reserved to and has not been renounced by the insured, the insured and his assigns, if any, may release or assign this policy or any dividend additions or dividend fund credited thereto, to this Company for any cash, loan or other value, which may be granted in consideration therefore and all interest of any beneficiaries hereunder or assigns of the same shall be bound thereby.

LOANS AND CHANGES ON SIGNATURE OF INSURED AND ASSIGNS.—The insured and his assigns, if any, may change the payment of premium from annual to semi-annual or quarterly, or vice versa, and may change the manner of applying the surplus, and may borrow, under the conditions described in the Policy Loans provision, for the sole purpose of paying the premium or interest on any indebtedness to the Company under this policy, or both, and all interest of any beneficiary or assigns of the same shall be bound thereby.

COPY OF APPLICATION.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid or be used in defense to a claim under this policy, unless it is contained in the written application and a copy of the application is attached hereto when issued.

NON-FORFEITURE PROVISIONS.

The Reserves and Premiums on which these values are based are computed on the "3% American Experience Table."

CASH VALUE.—At any time after the premiums for two years have been paid the Company will purchase this policy for its cash value on satisfactory release and surrender at the Home Office while it is in force, or within the thirty-one days of grace hereinbefore provided. Such cash value at the end of a fully paid policy year is the then terminal reserve for each \$1,000 of insurance under this policy and under any additions credited to it, together with any cash dividends credited thereto, less any indebtedness to the Company against this policy, and, if surrendered before the tenth policy year, less a surrender charge of 1% of the amount of such insurance and additions; if surrendered subsequently no surrender charge will be made. At any time during a fully paid policy year such cash value is the terminal value at the end of such year discounted for the unexpired portion thereof at the rate of 3% per annum.

PARTICIPATING PAID-UP POLICY WITH CASH AND LOAN VALUE EXCHANGEABLE FOR EXTENDED INSURANCE.—Or, in lieu of such cash value, upon satisfactory request by the insured and his assigns, if any, the Company will issue a participating paid-up policy, payable when this insurance is payable, for such amount as said cash value will purchase when used as a net single premium, and such paid-up policy will contain cash and loan values to the amount of its entire reserve. On receipt of satisfactory evidence of insurability and proper release of said paid-up policy the Company will place in force any extended term insurance which would then be in force under the Automatic Extended Insurance provision had this policy not been surrendered for said paid-up policy.

AUTOMATIC EXTENDED INSURANCE.—If this policy shall lapse and shall not have been surrendered to the Company, the insurance without any action by the owner will be automatically extended from date of lapse, if such lapse occurs two years or more from its date of issue, by applying the cash value at such time as a net single premium to purchase non-participating term insurance for the amount insured as defined on the first page hereof, increased by any dividends credited to it and decreased by any indebtedness to the Company against it at date of lapse.

DIVIDEND USED TO PURCHASE EXTENDED INSURANCE END OF FIRST YEAR.—If such lapse occurs before the end of the second year from its date of issue, any cash dividend or the cash value of any additions credited to this policy will be automatically applied to purchase term insurance in manner as above described; and such term insurance, on satisfactory release and surrender of this policy at the Home Office, may be surrendered for its full reserve at the time of such surrender.

CASH, LOAN AND PAID-UP VALUES UNDER EXTENDED INSURANCE.—If this policy is satisfactorily released and surrendered at the Home Office while insurance is in force under the Automatic Extended Insurance provision, the Company will purchase it for its cash value at the date of surrender as though no lapse had occurred, charging against such value all the unpaid gross premiums, with interest at the rate of 6% per annum accumulated annually; but no value in excess of the reserve under the extended insurance at date of surrender will be paid. Or in lieu thereof the Company, on receipt of satisfactory request, will apply such value to the purchase of participating paid-up insurance, computed as described in the Participating Paid-up Policy provision. The Company will loan on security of such extended insurance subject to the terms of the following Policy Loans provision.

POLICY LOANS.—At any time while this policy is in force, upon its proper assignment and on its sole security, the Company will loan, at the rate of 6% per annum, any amount up to the limit secured by any cash value guaranteed hereunder. After indorsement of the loan on the policy it will be returned to the party from whom it has been received. Any interest not paid in cash will be charged against this policy so long as the total indebtedness against it does not exceed the cash value hereunder. The loan may be repaid at any time while this policy is in force, but non-payment of loan or interest will not void this policy until the indebtedness to the Company against this policy, with interest, shall equal or exceed the cash value hereunder, when this policy shall immediately cease and become void; but such termination shall not take effect until at least thirty-one days after the Company has mailed notice of the same to the insured and assignee of record, if any, at their last known postoffice addresses.

PREMIUM LIENS.—In lieu of the Automatic Extended Insurance, on receipt of a satisfactory request in the application herefor or from the insured and his assigns, if any, at any time while this policy is in force, the Company will charge up annually thereafter against this policy each premium and interest payment as it becomes due (if it be not paid in cash) until such accumulated indebtedness, with interest, equals or exceeds the cash value hereunder, when this policy shall immediately cease and become void, subject, however, to the notice of termination as described in the preceding provision. Such charging up of premiums will be discontinued at any time on receipt of a satisfactory request therefor from the insured and his assigns, if any. While this policy is thus carried in force, all its Non-Forfeiture Provisions remain operative and any party in interest may, without furnishing evidence of the good health of the insured, resume payment of premiums and continue this policy in force.

INTERMEDIATE VALUES FOR PARTIALLY PAID YEARS.—The payment of a premium for a fraction of any policy year after the second will make a proportionate increase in the Non-Forfeiture Values of that year.

MINIMUM NON-FORFEITURE VALUES.

Guaranteed under "Non-Forfeiture" Provisions (after deduction of required surrender charge) provided all premiums due prior to the period designated are paid, and no indebtedness exists. Each of these values will be increased by the value of any dividends standing to the credit of this policy, and decreased, as herein provided, by the value of any indebtedness to the Company existing against it. While the insured or any beneficiary (except when the right to change the beneficiary is reserved to the insured) or any assignee under this policy is a minor, no loan can be made by the Company (except for purpose of paying current premiums) and a cash value will require a release by a duly appointed legal guardian of such minor.

NOTE.—Loan Values are available at any time. The second year loan may be secured towards payment of second year's premium.

End of Year	Cash or Loan Value	Participating Paid-up Policy.	*Auto-matic Extended Insurance.		End of Year	Cash or Loan Value	Participating Paid-up Policy	*Auto-matic Extended Insurance.	
	Per \$1,000 of Insurance.		Yrs.	Days		Per \$1,000 of Insurance.		Yrs.	Days
2	\$ 34.93	\$ 81	4	5	13	\$351.88	\$656	24	46
3	58.52	132	6	269	14	385.60	705	24	348
4	82.89	184	9	164	15	420.41	754	25	295
5	108.07	235	12	0	16	456.38	803	26	274
6	134.08	286	14	99	17	493.56	852	27	311
7	160.95	337	16	89	18	532.01	901	29	97
8	188.71	387	17	340	19	571.82	951	31	165
9	217.40	438	19	137	20	613.09	1000	Life	
10	257.02	508	21	112	21	624.51	.....	.....	.....
11	287.63	557	22	126	25	728.81	.....	.....	.....
12	319.23	607	23	99					

* The term of Extended Insurance begins from date when defaulted premium was due and includes the days of grace.

OPTIONS AT SETTLEMENT.

Unless otherwise provided by special indorsement, the payee of any sum payable in accordance with the provisions of this policy, may elect to have the net sum payable applied in any method described in the following Options, or divided among any two or more, provided each Option selected shall equal or exceed \$500.00 in value.

1. CASH.—The payment in Cash.

2. GUARANTEED INCOME.—The payment of interest (guaranteed to be at least $3\frac{1}{2}\%$ per annum) on the amount left with the Company as a Principal Sum, at the end of each year during the lifetime of the payee, and the payment of said Principal Sum, with any accrued and unpaid interest thereon, on the death of the said payee, to his or her executors, administrators or assigns.

3. REGULAR INSTALMENTS.—The payment of a specified number of equal annual instalments, whether the payee lives or dies (the first instalment payable immediately), the amount of each instalment to be in conformity with the accompanying table.

4. CONTINUOUS INSTALMENT.—The payment of equal annual instalments (the first instalment payable immediately), for *ten*, *twenty* or *thirty* years, and as many years thereafter as the payee shall live, such selected *ten*, *twenty* or *thirty* instalments certain being paid whether the payee lives or dies, the amount of each instalment to be in conformity with the accompanying table.

[illegible]

5. LIFE ANNUITY.—The payment of an annuity during the lifetime of the annuitant (the first payment payable *immediately*), the amount of each payment to be in conformity with the accompanying table.

SEMI-ANNUAL, QUARTERLY OR MONTHLY.—At the option of the owner any yearly payments may be changed to semi-annual, quarterly or monthly payments. Multiply the annual payment by .5042 to find the semi-annual payment; by .2532 to find the quarterly payment; and by .0846 to find the monthly payment.

INCREASE OF INCOME AND INSTALMENT.—In addition to the guaranteed income under Option No. 2, or to the instalments payable under Option No. 3, or to the *certain* instalments payable under Option No. 4, the Company will apportion as a dividend, payable at the end of each year, such interest in excess of $3\frac{1}{2}\%$ per annum on such Principal Sum or on the reserve under such *certain* instalments respectively as may be assumed to have been earned by the Company in the declaration of dividends for that year.

At any time while this policy is in force, upon the written request of the insured, and his assigns if any, the Company will by indorsement limit the payment of any claim by death to any one of the above described "Options at Settlement." Revocation of such limitation may be similarly secured.

Unless otherwise provided by special indorsement, if this policy is settled under the 2d Option the payees may secure the payment of the Principal Sum in cash at any time upon giving satisfactory release therefor; or if it is settled under the 3rd or 4th Option the payees may commute in one payment, discounting at the rate of $3\frac{1}{2}\%$ per annum, any of the unpaid instalments under Option 3 or any of the unpaid instalments certain under Option 4, subsequent payments under such Options being in no wise affected by any such commutation.

FORM OF NOTICE OF CHANGE OF BENEFICIARY.

N. B. If the insured desires to change the beneficiary and has reserved, in the application for this policy, the right to do so, the policy and a written notice in substantially the following form must be filed with the Company in order to effect such change. Read carefully the beneficiary clauses on the second page.

To the Phoenix Mutual Life Insurance Company of Hartford, Conn.:

In accordance with the provisions of this policy, I hereby give notice that I revoke the present designation of.....as the Beneficiary of Policy No. issued by you on my life, and hereby designate.....as the beneficiary of said policy, but subject to the provisions of the beneficiary clauses therein. Dated at..... this.....day of.....19.... Witness.....The Insured.....

This Contract is free from conditions as to Travel, Residence or Occupation. No extra premium or permit will be required for Military or Naval Service in time of war or in time of peace.

APPLICATION.

I hereby make application for insurance in the Phoenix Mutual Life Insurance Company, of Hartford, Conn., and I certify that all the statements and answers appearing herein and in Part II hereof are full, complete and true, and that the insurance hereby applied for shall not take effect until the issuance of the policy, and the payment of the first premium thereon.

I hereby agree that my death from suicide, while sane or insane, within one year from date of any policy issued hereon, shall reduce the Company's liability thereunder to the amount of cash premiums paid thereon.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read the above answers before signing, and that they have been correctly written as given by me and that they are full, complete and true.

PROVISION FOR WAIVER OF PREMIUM IN THE EVENT OF PERMANENT TOTAL DISABILITY.

Issued as a part of and attached to Policy No. 99,999 on the life of *John M. Phoenix*.

PREMIUM.—In consideration of the application herefor, which is made a part of this contract and a copy of which is attached hereto, and of a premium of *Two and no/100 Dollars*, payable *annually* in addition to and together with the premium provided for under said policy, until the insured thereunder attains the age of sixty years, or until the premiums under said policy are fully paid, if prior thereto, the following disability benefits are hereby made a part of said policy.

WAIVER.—If, while said policy is in force and there is no default in payment of any premium hereunder or under said policy, due proofs shall be received at the Home Office of the Company that the insured thereunder, before attaining the age of sixty years, had become totally disabled, through sickness or accident, so that he had been for at least sixty days just preceding, is then and presumably will be thereby permanently incapacitated from engaging in any gainful occupation, the Company will waive each subsequent premium hereunder and under said policy as it shall become due, and the amount of insurance, nonforfeiture values and dividends thereunder will be the same as if the premiums so waived were paid in cash. The dividends so apportioned shall be payable in the same manner as if no premiums were due.

PROOF OF DISABILITY AND RECOVERY FROM DISABILITY.—Should a claim for disability benefits be made thereunder, the Company may require as a part of the proof of such disability that one of its medical examiners be allowed the opportunity of satisfying himself, by personal examination, as to the disability of the insured; and the Company may also require proof of the continuance of such disability in like manner, but not more frequently than once a year. Should the insured fail to furnish such proof or refuse to permit such examination, or become able to pursue some gainful occupation, then all premiums thereafter falling due under the contract as originally made must be paid to the Company in manner as described therein.

DISABILITY ACCEPTED AS TOTAL AND PERMANENT.—Without prejudice to any other provision it is understood that the total and permanent loss of the use of both hands or of both feet, or of one foot and one hand, or of the sight of both eyes, shall constitute permanent total disability within the meaning of the above provision.

PROVISION MAY BE DISCONTINUED.—This provision may be discontinued on any anniversary of said policy by filing with the Company a satisfactory request therefor, together with this agreement for cancellation.

PHOENIX MUTUAL LIFE INSURANCE COMPANY,
S. H. CORNWELL, *Secretary*.

Dated at Hartford, Conn., this *1st* day of *March*, 1916.

**20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.**

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$334.20.

PITTSBURGH LIFE & TRUST COMPANY,

In Consideration of *Three Hundred Thirty-four* Dollars and *Twenty* Cents PITTSBURGH LIFE AND TRUST COMPANY will pay *Ten Thousand* Dollars, at its Home Office in the City of Pittsburgh, Pennsylvania, to *Elizabeth Pitt, wife, if living, otherwise* to the insured's executors, administrators or assigns, upon receipt of due proof of the death of *William Pitt*, the insured, provided death occurs within one year from the date hereof and all premiums have been paid.

This insurance will be renewed by the payment of *Three Hundred Thirty-four* Dollars and *Twenty* Cents on the *first* day of *March* in the year Nineteen Hundred and *Sixteen*, as an ANNUAL DIVIDEND WHOLE LIFE POLICY paid up by LIMITED PREMIUMS, from that date, with like terms, upon which the payment of premiums of a like amount will be required on each *first* day of *March* thereafter until but not including the *first* day of *March* in the year Nineteen Hundred and *Thirty-five*, after which no further premium will be required.

**THIS POLICY PARTICIPATES IN THE PROFITS OF THE
COMPANY.**

Dividends will be apportioned at the end of the first year and annually thereafter, and may be applied by the insured in any one of the following ways:

- (1) In reduction of the premium for the succeeding year.
- (2) Withdrawn in cash.
- (3) Permitted to accumulate at $3\frac{1}{2}$ per cent. interest per annum, the interest to be compounded annually. Accumulations may be withdrawn on any anniversary of this policy, or will be paid, in case of death or surrender, in addition to the amount provided in the policy.

- (4) In purchasing a non-participating paid-up addition to the sum insured, payable at the same time and in the same manner as the principal sum insured under this policy.

Unless the owner of this policy shall elect otherwise within three months after the mailing by the Company of a written notice requiring such election, the dividends shall be applied to the purchase of a paid-up addition.

If this policy becomes a claim by death, a proportionate part of the current year's dividend will be paid with the claim.

PREMIUM LOAN.

At any time while this policy has a loan value or an accumulation of cash dividends, there shall be no default in the payment of premiums. The Company will first apply the accumulation of cash

dividends, if any, including the dividend then due, to the payment of premiums. If there be no accumulation of dividends, or if such is insufficient to pay a full premium, the Company will forthwith advance the remainder of the premium as a loan against this policy, provided the then loan value, over and above all previous advances and loans then outstanding, plus accrued interest thereon, shall be sufficient to enable such advance, or, if insufficient to advance the entire premium then due, the remainder of an instalment thereof for a shorter period, but not less than a monthly instalment shall be advanced, and notice of such advance will be mailed to the insured. All options under this policy will remain in full force and effect, subject to any indebtedness.

When the total indebtedness hereon to the Company shall equal or exceed the loan value, this policy shall not be void until thirty-one days after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any.

Premium loan is granted, at the request of the insured, in his application for this insurance, but may be revoked at any time upon written notice to the Company.

CASH LOANS.

After three full years' premiums have been paid, the Company will advance, at any time while the policy is in force, on proper assignment of this policy and on the sole security thereof, a sum equal to, or, at the option of the owner of the policy, a sum less than the amount specified in the Table of Loan Values below and the cash value of any dividend additions. Interest will be charged at the rate of six per cent. (6%) per annum, payable on the anniversary of the policy, but the interest will be discounted and paid in advance, which interest, if not paid annually, shall be added to the principal and bear the same rate of interest.

The Company will deduct from such loan value any indebtedness and failure to repay any loan or to pay interest shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any.

For the protection of the interests of all policy holders, the Company reserves the right to require ninety days' written notice before making any cash loan.

NON-FORFEITURE PROVISIONS.

While this policy is in force by the payment of premiums, or within thirty-one days from date of default, the insured may elect one of the methods of surrender settlement shown in the table of loan and surrender values below, namely:

1. To surrender the policy for cash, provided it has been in force three full years; or
2. To purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this policy; or
3. To have the insurance continued in force from date of default for its face value and for a limited period, without participation in profits and without the right to loans.

If no election is made within thirty-one days from date of default, then this policy shall be automatically continued as provided in the third option.

For the protection of the interests of all policy holders, the Company reserves the right to defer payment of the cash value for six months after written application is made therefor.

TABLE OF LOAN AND SURRENDER VALUES.

After Policy has been in force	Option 1	Option 2	Option 3	
	Loan or Cash Surrender Values	Paid-up Life Insurance	Paid-up Continued Insurance for Face of Policy	
	These Values are for \$1000 Insurance. For This Policy Multiply by 10.		Years	Months
	No Cash Value Until End of Third Year			
1 Year	\$8	\$20	1	2
2 Years	29	75	3	3
3 "	50	128	6	9
4 "	73	181	8	4
5 "	96	233	10	11
6 "	120	286	13	2
7 "	145	338	15	3
8 "	170	390	16	11
9 "	197	441	18	6
10 "	225	493	19	10
11 "	254	544	21	0
12 "	284	595	22	1
13 "	315	646	23	1
14 "	347	696	23	11
15 "	380	746	24	10
16 "	415	797	25	10
17 "	450	847	26	11
18 "	487	898	28	4
19 "	526	948	30	6
20 "	566	1000	Paid-up	

The loan values in this Table are available during policy year.

Values for later years will be computed on the same basis and be furnished upon request.

If the premiums on this policy be paid quarterly or semi-annually, a proportionate value will be allowed, under option 1 or 2, for that part of the year's premium over and above the full years paid.

If there be any indebtedness against this policy, the cash surrender value shall be reduced thereby, the paid-up insurance shall be reduced proportionately and the paid-up extended insurance shall be for the face value of the policy, less the indebtedness, and for such period as the reduced cash value will purchase.

If this policy is surrendered for cash any accumulation of dividends and the reserve on any dividend additions will be added; or, if either of the other options is selected, the accumulations, at the option of the insured, may be taken in cash, or be applied to increase (a) the paid-up life insurance or (b) the term of the extension. If the insured makes no election, any accumulation of dividends and the reserve on any dividend additions shall be paid in cash.

The loan or value of any non-forfeiture provision will be based on the reserve at the date of default on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality, with interest at the rate of 3½% per annum, less not more than two and one-half per centum of the amount insured by this policy and of any dividend additions thereto.

RIGHT TO REINSTATEMENT.—Should this policy lapse by the non-payment of any premium (provided the policy shall not have been surrendered for cash or for term insurance, which shall have expired), it may be revived at ANY TIME by the insured furnishing evidence of insurability satisfactory to the Company and the pay-

ment of all arrears with interest thereon at not to exceed six per cent. (6%) per annum.

INCOME SETTLEMENTS.—ON SURRENDER.—The insured may elect to receive the cash surrender value, as guaranteed on page two hereof, in equal annual or monthly payments for a limited period or for twenty years certain and as long thereafter as the insured shall survive. The amount of each payment is to be based on the tables found on the fourth page and on the age of the insured at the time of such surrender.

AT DEATH.—If this policy is not assigned, the insured, upon written request, or the beneficiary, upon making claim, may elect either to have the net sum payable under this policy paid as an income in equal annual or monthly payments for a specified number of years, or in equal annual or monthly payments for a fixed period of twenty years and for so long thereafter as the beneficiary shall survive. If there is more than one beneficiary hereunder, or if the beneficiary is the estate of the insured, the principal sum insured hereunder will be paid in one sum. Any indebtedness to the Company will be deducted from the principal sum and all payments will be proportionately diminished. Any payments hereunder which shall not have been made prior to the death of the beneficiary shall be commuted and paid to the executor, administrator or assigns of the said beneficiary. Tables for life or limited income will be found on the fourth page hereof.

PRIVILEGE OF CONVERSION.—At the end of any policy year the insured may convert this policy to a Life Policy for the same amount and as of the same age and date, applying the excess of the reserve required on this policy, over the reserve required on the Life Policy, equally, to reduce subsequent premiums thereon, and such reduced premium will be as shown in the table below. The value of any dividend additions and accumulation of dividends may be withdrawn, or applied yet further to reduce the subsequent premiums thereon equally, but if the insured makes no election the dividends will be transferred to the Life Policy.

ANNUAL PREMIUM PER \$1000 IF CONVERTED INTO AN ANNUAL DIVIDEND LIFE POLICY.

No. Years Premiums Paid.	Premium when Reduced.	No. Years Premiums Paid.	Premium when Reduced.	No. Years Premiums Paid.	Premium when Reduced.	No. Years Premiums Paid.	Premium when Reduced.
1	\$24 76	6	\$21 42	11	\$16 54	16	\$9 10
2	24 18	7	20 59	12	15 20	17	7 16
3	23 57	8	19 68	13	13 96	18	5 03
4	22 89	9	18 71	14	12 49	19	2 66
5	22 18	10	17 68	15	10 87		

Premium will remain level after change is made and does not include the charge for Total Disability. If there is any indebtedness on this policy, it must be repaid before conversion will be granted.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days will be granted in payment of premiums after this policy shall have been in force three months, and interest shall be charged at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the period of grace, this policy remains in force and the unpaid premium and interest remain an indebtedness to the Company, which shall be deducted from the amount payable under the policy, if the death of the insured shall occur during the said grace period.

RIGHT TO CHANGE BENEFICIARY.—The insured may at any time, and from time to time, by written request on blanks furnished by the Company, provided the policy is not assigned, change the bene-

ciary. Such change shall take effect when endorsed on the policy by the Company. The right is reserved to the insured, without the consent of the beneficiary, to receive every benefit, exercise every right and enjoy every privilege granted by this policy.

RIGHT TO ASSIGN POLICY.—Any assignment of this policy must be made in duplicate and on blanks furnished by the Company. Both copies must be sent to the Home Office, one to be filed and one to be returned to the assignee. The claim of any assignee shall be subject to proof of interest, and the Company will assume no responsibility as to the validity of any assignment.

TOTAL AND PERMANENT DISABILITY.—At any time after one full annual premium shall have been paid and before default in the payment of any subsequent premium, if the insured prior to attaining the age of sixty years shall furnish the Company satisfactory proof that he has become totally disabled by bodily injuries or disease and is and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit or from pursuing any and all gainful occupations, the Company by an endorsement in writing upon this policy will waive the payment of premiums thereafter becoming due. In any such case the premiums so waived shall not be a lien against this policy and the cash loans and the values of this policy in the table of values on the second page hereof shall increase in the same manner as if the premiums were being paid by the insured, provided as often as shall be required by the Company the insured shall furnish satisfactory proof of the continuance of the disability. The irrecoverable loss of the entire sight of both eyes, or the severance of both hands above the wrists, or both feet above the ankles, or one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision. Should the insured so far recover as to be able to engage in any gainful occupation, the Company's obligation to waive further premiums shall cease, and the insured shall then be required to pay all subsequent premiums as they become due, as originally provided in this policy.

INCOME OPTION.—In case of total and permanent disability as above defined prior to attaining the age of sixty years, and during the premium-paying period, the insured may elect, in lieu of the waiver of premiums by the Company, to have the face amount of this policy, less any indebtedness, paid to him in twenty equal annual payments, the first payment to be made on the first anniversary of the policy, after satisfactory proof of permanent and total disability, and annually thereafter. After proof of the permanent and total disability of the insured has been established, and the insured has selected the payment of the claim as an annual income, there shall be no further requirement for the payment of premiums, and all benefits, including the face amount of policy payable at the death of the insured shall be void. Should the death of the insured occur before all of the income payments shall have been made, the balance of the net sum insured will then be paid to the beneficiary herein named. Should the insured so far recover as to be able to engage in any gainful occupation, the Company's obligation to waive further premiums or to continue to pay the annual income shall cease, and this policy may then be reinstated for the full amount, subject to any indebtedness, and all the original benefit thereunder restored on repayment to the Company of the total

amount of instalments paid; or the said instalments may remain as a loan on the policy, with interest from date premiums are resumed, and subject to the loan provisions herein.

PREMIUMS.—The annual premium for the Total Disability Benefits hereunder is \$6.40 and is included in the whole premium charged for this policy. These benefits may be cancelled upon the request of the insured in writing; provided, the policy is returned to the Company for proper endorsement, and thereafter the Total Disability shall cease and the premium on this policy shall be reduced by the amount charged for the benefits thus cancelled.

CONDITION FOR ONE YEAR ONLY.—For one year after date of application for issue of this policy, self-destruction, whether sane or insane, is a risk not assumed by the Company; but in such case the Company will return the premium actually received.

INCONTESTABLE.—After one year from its date of issue, this policy shall be incontestable, except for failure to pay premium. This policy shall constitute the entire contract between the parties hereto.

PREMIUMS, WHEN AND WHERE PAYABLE.—All premiums are due and payable in advance, either at the Home Office of the Company in the City of Pittsburgh, Pa., or to an agent of the Company upon delivery of a receipt signed by the President or Vice-President and countersigned by the Company's Cashier or said agent. The unpaid portion of the current policy year's premium, if any, will be deducted in any settlement of this policy. Failure to pay any premium when due will render this policy void, except as herein provided. If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium would have purchased at the correct age.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent is authorized to alter this contract, to waive any forfeiture thereof or to extend the time for paying any premium.

In Witness Whereof, the PITTSBURGH LIFE AND TRUST COMPANY has caused this policy to be signed by its President and Secretary and countersigned by its Registrar at Pittsburgh, Pennsylvania, this *first* day of *March*, in the year Nineteen Hundred and *Fifteen*.

JAS. H. MAHAN,
Secretary.

W. C. BALDWIN,
President.

LIMITED INCOME FOR EACH \$1,000.

Either a monthly or annual income payable from two to TWENTY years may be selected.

Number of Monthly Payments.	24	36	48	60	72	84	96	108	120	132
amt. of Each Monthly Payment.	\$43 05	\$29 19	\$22 27	\$18 12	\$15 35	\$13 38	\$11 89	\$10 75	\$9 83	\$9 09

Number of Monthly Payments.	144	156	168	180	192	204	216	228	240
Amt. of Each Monthly Payment.	\$8 46	\$7 94	\$7 49	\$7 10	\$6 76	\$6 47	\$6 20	\$5 97	\$5 75

Number of Annual Payments	2	3	4	5	6	7	8	9	10	11
Amt. of Each Annual Payment.	\$508 59	\$344 86	\$263 04	\$213 99	\$181 32	\$158 01	\$140 55	\$127 00	\$116 17	\$107 33

Number of Annual Payments	12	13	14	15	16	17	18	19	20
Amt. of Each Annual Payment.	\$99 98	\$93 77	\$88 47	\$83 88	\$79 88	\$76 37	\$73 25	\$70 47	\$67 96

LIFE INCOME FOR EACH \$1000.

To be paid for TWENTY years and as much longer as the beneficiary may survive.

The amount of income shall be determined by the age (last birthday) of the beneficiary at the death of the insured.

Age of Beneficiary Last Birthday.	Amount Payable Annually	Amount Payable Monthly	Age of Beneficiary Last Birthday.	Amount Payable Annually	Amount Payable Monthly	Age of Beneficiary Last Birthday.	Amount Payable Annually	Amount Payable Monthly
20	\$45 24	\$3 83	34	\$50 04	\$4 24	48	\$58 21	\$4 93
21	45 49	3 85	35	50 51	4 28	49	58 89	4 99
22	45 76	3 87	36	51 00	4 32	50	59 57	5 04
23	46 04	3 90	37	51 50	4 36	51	60 24	5 10
24	46 33	3 92	38	52 02	4 40	52	60 91	5 16
25	46 63	3 95	39	52 57	4 45	53	61 57	5 21
26	46 94	3 97	40	53 13	4 50	54	62 21	5 27
27	47 27	4 00	41	53 71	4 55	55	62 83	5 32
28	47 62	4 03	42	54 31	4 60	56	63 43	5 37
29	47 98	4 06	43	54 92	4 65	57	63 99	5 42
30	48 36	4 09	44	55 56	4 70	58	64 58	5 46
31	48 75	4 13	45	56 21	4 76	59	65 03	5 51
32	49 16	4 16	46	56 86	4 81	60	65 50	5 55
33	49 59	4 20	47	57 53	4 87	61	66 02	5 58

NOTICE: Agents of this Company will not be permitted to sell a policy to take the place of insurance carried in any other sound life insurance company. As you have bought this policy, do not permit the agent of any other company to persuade you to discontinue it, in order to take out insurance in its place. Such agent is endeavoring to secure a compensation at your expense. Upon all matters pertaining to life insurance, communicate direct with the Pittsburgh Life and Trust Company.

APPLICATION.

To the best of my knowledge and belief, I am at present in good health, not being afflicted with any disease or disorder. The answers to the above questions are full, complete and true. I will accept and take up the policy hereby applied for, when issued. If any untrue averment has been intentionally made or any material information has been knowingly withheld in this declaration or in the replies to be given to the Company's Medical Examiner in connection herewith, all sums which shall have been paid to the Company on account of the insurance granted in consequence thereof shall be forfeited and the insurance be absolutely null and void. The actual payment of the first premium and the continuance of the same state of health are conditions of the insurance taking effect. No agent shall vary this agreement or waive its conditions.

I agree that the principles and methods adopted by the Company in any apportionment of dividends and the determination of the amount allotted to any policy hereunder, shall be accepted by all parties. I hereby request that the policy provide that if any premium is not paid when due, same shall be advanced by the Company as a loan until such premiums, together with all other indebtedness, equal the sum of the full loan value of the policy.

MEDICAL EXAMINER'S FORM.

I hereby certify, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I am temperate and to the best of my knowledge and belief, in sound physical condition and a proper subject for life insurance.

I expressly waive on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he may have acquired.

20 PAYMENT LIFE POLICY.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$337.30.

PRESBYTERIAN MINISTERS' FUND,
PHILADELPHIA.

Does Hereby Promise to Pay Ten Thousand Dollars to the executors, administrators or assigns of the Insured, on the receipt of due proof of the decease of *William Penn* provided this policy shall be then in force.

This policy is issued and accepted in consideration of the guaranteed conditions, values and options of settlement on the reverse side hereof, and of the sum of *Three hundred thirty-seven* dollars and *thirty* cents, to be paid in advance, and of a like sum to be paid on the *fourth* day of *March* in every year thereafter during *twenty* years of *his* life.

In Testimony Whereof, the said Corporation has hereto affixed its Corporate seal, with the signature of the President, duly attested by the signature of the Secretary, at Philadelphia, Pennsylvania, this *fourth* day of *March* in the year of our Lord one thousand nine hundred and *fifteen*.

A. M. CLIFFORD,

Secretary.

PERRY S. ALLEN,

President.

GUARANTEED CONDITIONS OF THIS POLICY.

I. This policy will be incontestable on payment of first annual premium and after one year from date of policy, except for non-payment of premiums. It will be non-forfeitable after payment of the third annual premium.

II. Any error in stating the age of the insured will be adjusted by the Fund paying such amount as the premium actually paid will purchase at the correct age.

III. In case of default in premium, this policy will be carried for one year to permit of payment of same without interest, and in event of lapse it will be revived at any time at the request of the insured, on satisfactory medical examination, and the payment of arrears with interest. If this policy shall lapse through non-payment of premium after three annual premiums have been paid, the Fund will secure to the owner thereof a form of insurance, the net value of which shall be equal to the full reserve on the policy, and on any dividend additions thereto at the date of default, according to the American Experience Table of Mortality with interest at three per cent., less any existing indebtedness to the Fund on the policy. At the end of the third and succeeding years, the cash value is the full reserve, and the paid-up and extension values are the equivalents thereof. The stipulated values of this policy shall be correspondingly increased for any fractional portion of the year's premium which has been paid. This non-forfeiture value shall be secured to the owner of the policy through one of the following provisions:

(1) The automatic extension of the net amount insured by this policy for the number of years and days stated below (see XIII-Table C), at the expiration of which time the insurance shall cease; or—

(2) The issue of paid-up participating insurance payable at death for the sum provided for below (see XIII-Table B), upon written application thereto by the owner of the Policy and the legal surrender of all claims hereunder to the Fund at its Home Office within one month after lapse; or—

(3) The payment of the cash surrender value provided for

below (see XIII-Table A), on surrender of the policy and all claims hereunder to the Fund within one month from date of lapse.

IV. When this policy shall become a claim by the death of the insured, settlement, less any indebtedness on the policy, will be made upon receipt of due proof of death.

V. On the written request of the insured, the beneficiary in this policy may be changed at any time, provided the policy is not in the hands of an assignee, and this change of beneficiary shall take effect when approved by the Fund.

VI. Any assignment of this policy shall be furnished to the Fund and a duplicate thereof attached hereto. Any claim against the Fund arising under any assignment of this policy shall be subject to proof of interest. No assignment shall impose any obligation on the Fund unless notified of same at the time of the assignment and until it has received the original thereof with approval of the Fund; nor does the Fund guarantee the sufficiency or the validity of any assignment.

VII. This policy shall participate in the surplus, and upon payment of the second year's premium and upon payment of each subsequent year's premium, as provided in the policy, the Fund shall determine and account for the proportion of the divisible surplus accruing thereto. These dividends, at the option of the insured, will be applied in any year to reduce the premium; to increase the amount of insurance; or to accumulate to the credit of the policy at three and one-half per cent. compound interest per annum, which accumulation will be payable at the maturity of the policy or may be withdrawn at any premium anniversary. If no other option is selected dividends shall be paid in cash.

VIII. This policy is free of conditions as to residence, travel or occupation. The policy constitutes the entire contract between the parties thereto.

IX. Premiums are due and payable at the Home Office of the Fund, in the City of Philadelphia, as herein provided, in exchange for receipts signed by the president, vice-president, treasurer, secretary or actuary. Any part of the year's premium remaining unpaid will be deducted from the sum payable under this policy.

X. After three full years' premiums have been paid the company at any time while the policy is in force will advance, on proper assignment of the policy and on the sole security thereof, at 4% per annum, a sum equal to, or at the option of the insured, less than, the full reserve at the end of the current policy year on the policy and on any dividend additions thereto, according to the American Experience Table of Mortality with interest at 3% per annum. There shall be deducted from such loan value any existing indebtedness on the policy, and any unpaid premium or balance of premium for the current policy year, and interest shall be payable in advance on the loan to the end of the current policy year. Failure to repay any such loan or advance or to pay interest shall not avoid the policy unless the total indebtedness thereon shall equal or exceed such loan value at the time of such failure nor until one month after notice shall have been mailed by the Fund to the last known address of the insured and of the person to whom the loan was made, and of any assignee known to the Fund.

XI. It is further agreed that this policy shall not take effect until the first premium shall have been actually paid and receipted therefor, or a note given and accepted for the same, which note is collectible and must be paid in any event; and furthermore, that the foregoing settlement on this policy shall be made within thirty days of issue of same and during the lifetime and good health of the insured. On default of payment of note for first annual premium on its maturity, this policy shall become null and void, subject, however, to reinstatement on collection of note and on satisfactory evidence of insurability; nor are agents authorized to make, alter or discharge this or any other contract in relation to this insurance, or to waive any forfeiture hereunder, or to grant permits.

XII. When a loan on this policy is continued beyond one year, the interest rate on same shall be 5%, unless paid strictly in advance, when the rate shall be 4%.

GUARANTEED OPTIONS OF SETTLEMENT ON THIS POLICY AT THE END OF 20 YEARS.

1. To surrender the policy and take its full cash value which will be Sixty Hundred and Ninety Dollars;
2. Or, to take a full paid policy, payable at death, which will be Ten Thousand Dollars;
3. Or, to surrender the policy for an annuity for life, which will be Four Hundred and Ninety Dollars;
4. Or, in event of death at any time the policy may be paid in equal annual instalments as per XIV, Instalment Tables A, B, or, these instalments may be made in monthly payments with interest on same added thereto at the rate of 3% per annum.

XIII. GUARANTEED TABLES OF VALUES.

For full explanation of following Tables of Values consult Guaranteed Condition III as above.

Annual Premiums Paid.	TABLE A	TABLE B	TABLE C	
	Cash or Loan Values.	Paid-up Insurance Values.	Extended Insurance for	
3	\$ 680 00	\$ 1530 00	7 years.	334 days.
4	920 00	2040 00	10 "	212 "
5	1170 00	2550 00	13 "	14 "
6	1430 00	3060 00	15 "	75 "
7	1700 00	3560 00	17 "	28 "
8	1970 00	4070 00	18 "	246 "
9	2260 00	4570 00	20 "	16 "
10	2550 00	5060 00	21 "	81 "
11	2860 00	5560 00	22 "	93 "
12	3170 00	6050 00	23 "	64 "
13	3500 00	6550 00	24 "	8 "
14	3830 00	7040 00	24 "	307 "
15	4180 00	7530 00	25 "	249 "
16	4540 00	8020 00	26 "	220 "
17	4910 00	8510 00	27 "	247 "
18	5290 00	9000 00	29 "	9 "
19	5680 00	9500 00	31 "	25 "
20	6090 00	10000 00	Full Paid.	

Should any indebtedness exist it shall be deducted from the cash value of the policy, and the other values shall be correspondingly reduced. The cash value of any paid-up or extension granted upon the lapse of this policy will be the full reserve at the time of surrender, less any indebtedness to the Fund under the policy, and will be paid to the owner or owners thereof, upon request and proper release.

XIV. INSTALMENT TABLES.

The amount of this policy, when it becomes a claim, may be made payable at the option of the beneficiary, unless otherwise directed by the insured in writing filed with the Fund, in such number of instalments, two to thirty, as may be chosen in accordance with Table A of instalment values printed below. Similarly, the amount of this policy, when it becomes a claim, may be made payable in annual instalments for twenty years guaranteed, and as much longer thereafter as the beneficiary may live, in accordance with Table B of instalment values printed below.

These tables are based upon a policy, the proceeds of which are One Thousand Dollars, and apply *pro rata* to this policy.

TABLE A		TABLE B			
Number of Annual Instalments.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may live.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may live.
2	\$507 39	10	\$39 52	40	\$49 95
3	343 23	11	39 70	41	50 55
4	261 19	12	39 89	42	51 17
5	211 99	13	40 08	43	51 81
6	179 22	14	40 28	44	52 46
7	155 83	15	40 49	45	53 12
8	138 81	16	40 71	46	53 80
9	124 69	17	40 94	47	54 50
10	113 82	18	41 18	48	55 19
11	104 93	19	41 43	49	55 89
12	97 64	20	41 69	50	56 59
13	91 29	21	41 96	51	57 29
14	85 95	22	42 24	52	57 98
15	81 33	23	42 53	53	58 68
16	77 29	24	42 84	54	59 33
17	73 74	25	43 16	55	59 97
18	70 59	26	43 49	56	60 58
19	67 78	27	43 84	57	61 17
20	65 26	28	44 21	58	61 72
21	62 98	29	44 59	59	62 24
22	60 92	30	44 98	60	62 71
23	59 04	31	45 39	61	63 15
24	57 33	32	45 82	62	63 54
25	55 76	33	46 27	63	63 89
26	54 31	34	46 74	64	64 19
27	52 97	35	47 23	65	64 45
28	51 74	36	47 73	66	64 67
29	50 60	37	48 26	67	64 85
30	49 53	38	48 80	68	64 99
		39	49 36	69	65 09
				70 & over	65 16

The instalments under Table A, or the instalments certain under Table B, after the first, will be increased by such surplus annually as may be apportioned by the Fund.

The commuted value of any unpaid instalments under Table A, or the commuted value of any unpaid instalments certain under Table B, will be calculated by the Fund at any time upon the same basis (three per cent. compound interest) as the instalments were granted, and will be paid to the owner or owners of the policy upon request and proper release.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I hereby further declare that I have read and understood all the above questions put to me by the Medical Examiner and the answers thereto, and that the same are true, and that I am the same person described as above; and I hereby warrant that there is not, and there has not been, any concealment of facts regarding my past and present state of health and habits of life, or my personal history, and the same are offered to the PRESBYTERIAN MINISTERS' FUND as a consideration of the contract.

20-PREMIUMS ENDOWMENT AT 75.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$338.50.

THE PROVIDENT LIFE AND TRUST COMPANY
OF PHILADELPHIA.

In Consideration of the Representations made in the Application for this Policy, which are hereby made a part of this contract, and of the payment of *Three hundred and thirty-eight 50-100* Dollars, receipt of which is hereby acknowledged, and payment of the *Yearly* premium of *Three hundred and thirty-eight 50-100* Dollars on or before the *Sixteenth* day of *Second* month in every year hereafter until *Twenty* Yearly Premiums shall have been paid or until the prior death of the Insured, Promises to Pay at its Office in the City of Philadelphia, the sum of *Ten Thousand* Dollars to *John Doe* of *Philadelphia, Philadelphia* County, *Pennsylvania*, herein called the Insured, or to *his* assigns, upon the *Sixteenth* day of *Second* month, one thousand nine hundred and *fifty-three*, provided the Insured be then living; or in the event of the death of the Insured before that date, to pay at its Office aforesaid the said sum, upon receipt of due written proof of the death of the Insured during the continuance of this Policy, to *his wife Sarah Doe if living; otherwise to his* Executors, Administrators or Assigns, with—right reserved to the Insured to change the beneficiary. In either case, any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year shall first be deducted.

CHANGE OF BENEFICIARY.—If the right to change the beneficiary has been reserved to the Insured, he or she may, if of full age. at any time during the continuance of this Policy, change and successively change the beneficiary hereunder, whether original or substituted, without the consent of the beneficiary, provided that the interest of any beneficiary shall be subject to the right of any assignee of said Policy. The Insured may, however, declare the designation of any beneficiary to be Irrevocable. During the lifetime of any irrevocably designated beneficiary the Insured shall not have the right to revoke or change the designation of that beneficiary without the written consent of said beneficiary filed with the Company. If any beneficiary, revocable or irrevocable, dies before the Insured, the interest of such beneficiary shall vest in the Insured unless otherwise specifically provided. Every change of beneficiary

or change from revocable to irrevocable designation must be made by written direction of the Insured and filed with the Company at its Home Office accompanied by this Policy, and will take effect only when endorsed on this Policy by the Company.

The beneficiary is the person named in or endorsed on this Policy as the person to whom the Policy is payable if it should become a claim by the death of the Insured. An assignee is the person to whom this Policy may have been lawfully transferred by an instrument other than a designation or change of beneficiary as aforesaid.

OCCUPATION, TRAVEL, SUICIDE, &C.—If the Insured shall within one year after the issue of this Policy and without the written consent of the Company previously obtained, travel or reside south of the Tropic of Cancer or shall within that time be personally engaged in blasting, mining, submarine operations or in the production of highly inflammable or explosive substances, or as an engineer, fireman, brakesman, motorman or conductor upon any steam or electric railroad or railway, or shall be engaged in any capacity upon any steam or other vessel, this Policy shall cease to be in force. If the Insured shall within one year after the issue of this Policy die by his or her own hand or act, unless proof of insanity shall have been furnished, this Policy shall be valid only for an amount equal to the Reserve hereon, and not for the amount insured.

INCONTESTABILITY.—This Policy, together with the application therefor, a copy whereof is attached to this Policy and made a part thereof, constitutes the entire contract between the parties, and shall be incontestable after one year from its date of issue, except for non-payment of premium. If the age of the Insured has been misstated, the amount payable under this Policy shall be such as the premium paid would have purchased of the same kind of insurance at the correct age. All statements made by the Insured shall in the absence of fraud be deemed representations and not warranties and no such statement shall avoid this Policy or be used in defence to a claim unless it is contained in the application and a copy of such application is attached to this Policy when issued.

DIVIDENDS.—The proportion of the surplus accruing upon this Policy shall be ascertained and distributed annually and not otherwise. At the option of the Insured, dividends will be

- (a) payable in cash;
- (b) or applicable to the payment of any premium or premiums upon this Policy;
- (c) or used to purchase paid-up additions to this Policy;
- (d) or left to accumulate to the credit of this Policy with interest at three per cent. per annum, payable when the Policy becomes a claim, or withdrawable in cash at any anniversary of this Policy on demand.

The Insured may make election of one of the aforesaid options not later than thirty-one days after any anniversary of this Policy, and any option so elected shall remain in effect until superseded by another of the aforesaid options. If no election is in effect, the dividend apportioned will be applied to the purchase of a paid-up addition as provided in option (c). Such paid-up addition may be surrendered at any time for a cash value calculated on the basis for cash values hereinafter stated in this Policy, provided the cash value in any case shall not be less than the original cash dividend.

ASSIGNMENTS.—No assignment of this Policy shall be of any force or effect unless made in writing and recorded by the Company on its books at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

CHANGES OF CONTRACT, &C.—No receipt for renewal premium, nor permit, nor any alteration or discharge of the contract nor waiver of forfeiture under the same shall be valid unless signed by the President, Vice-President, Actuary, Secretary, Treasurer or Assistant Treasurer of the Company.

PREMIUMS.—A grace of thirty-one days is hereby granted for the payment of every premium after the first, subject to interest at six per cent. per annum on the deferred payment. The insurance shall continue in force during said period, and if the Insured shall die during said period the overdue premium will be deducted in any settlement hereunder. Except as herein provided, the payment of a premium shall not maintain the Policy in force beyond the date when the next premium shall be due. All premiums are payable in advance at the Home Office of the Company, or to any agent of the Company upon delivery of a receipt therefor signed by the President, Vice-President, Actuary, Secretary, Treasurer or Assistant Treasurer of the Company and countersigned by its agent.

RE-INSTATEMENT.—This Policy may be re-instated at any time within three years from date of default in the payment of any premium, provided it has not been surrendered to the Company for its cash value, or its extension period expired, upon evidence of insurability satisfactory to the Company and payment of arrears of premium with interest at six per cent. per annum and also upon the payment or re-instatement of any other indebtedness to the Company under this Policy with interest at six per cent. per annum.

LOANS.—After three full years premiums shall have been paid, the Company, at any time while this Policy shall be in force and not assigned or pledged to any other person or party or continued as Extended Term Insurance, will lend on the proper assignment and delivery of this Policy and on the sole security hereof, with interest at the rate of six per cent. per annum, a sum equal to or at the option of the Insured less than the Loan Value at the end of the then current policy year as stated in the Table of Loan Values incorporated in this Policy, less any existing indebtedness to the

Company on this Policy and any unpaid balance of the premium for the then current policy year, and may collect interest in advance on the loan to the end of the current policy year; provided that the grant of such loan may be deferred by the Company for a period not exceeding six months after the application therefor is made. Failure to pay said loan or interest thereon shall not avoid this Policy unless the total indebtedness thereon to the Company shall equal or exceed the Loan Value at the time of such failure, according to the Table incorporated in this Policy, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and any assignee of record at the Home Office of the Company. No loan will be made hereon if this Policy is running as Extended Term Insurance.

NON-FORFEITURE PROVISIONS.—After two full annual premiums shall have been paid hereon, upon default in the payment of any premium at the end of the thirty-one days grace allowed, this Policy will without any action on the part of the Insured be binding upon the Company for participating paid-up insurance for a reduced amount payable at the same time and on the same conditions as herein originally provided. But at any time within thirty days from the date of such default the Insured, by a writing filed with the Company at its Home Office in which writing the assignee and the beneficiary if designated irrevocably shall join (but without requiring the joinder of any beneficiary not designated irrevocably), may elect in lieu of such paid-up insurance for a reduced amount

(a) to surrender this Policy and receive in cash its value at time of default;

(b) or, without the right to a loan, to have the insurance continued in force as non-participating extended term insurance from the due date of the premium in default for its original amount and any outstanding paid-up additions; and if the sum to be applied to the purchase of extended term insurance shall be more than sufficient to extend the insurance to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance payable at the end of the term if the Insured be then living. If this Policy should automatically become paid-up insurance for a reduced amount or if extended term insurance should be taken hereunder, such paid-up or extended term insurance will, upon legal surrender of the policy, be entitled to a cash value equal to the Reserve thereon at time of said surrender, computed upon the basis hereinafter stated, less any indebtedness to the Company.

For the protection of the interests of all policyholders and to provide against any emergency, the Company reserves to itself the right to require six months written notice for the withdrawal of the cash value of this Policy, or of the cash value of the paid-up or extended term insurance granted in lieu hereof.

The Reserve on this Policy is computed upon the American Experience Table of Mortality with interest at three and one-half per cent. per annum.

The Cash Value for the end of the tenth year and each subsequent fifth year is the full Reserve computed as aforesaid, less any indebtedness to the Company hereon; at other times, the full Reserve at date of default computed as aforesaid, less one per cent. of the amount insured and less any indebtedness to the Company hereon.

The Paid-up Values are not less than the amount purchasable at net single premium rates according to attained age of Insured by the American Experience Table of Mortality and interest at three and one-half per cent. per annum by the full Reserve at date of default computed as aforesaid, less two and one-half per cent. of the amount insured and less any indebtedness to the Company hereon.

The period of the Extended Term Insurance will be such as the Reserve at date of default on this Policy and on any outstanding paid-up additions, computed as aforesaid, less one per cent. of the amount insured and less any indebtedness to the Company on account of or secured by this Policy, will purchase at net single premium rates according to the attained age of the Insured by the American Experience Table of Mortality and interest at three and one-half per cent. per annum; but no provision contained herein shall operate to continue this Policy in force beyond the term for which it was originally written. The Pure Endowment, if any, shall be calculated on the same basis as the Extended Term Insurance.

The Loan Value for each year is not less than the Reserve computed as aforesaid, less two and one-half per cent. of the amount insured and less any indebtedness to the Company on account of or secured by this Policy.

OPTIONAL METHODS OF SETTLEMENT: The provisions printed on the third page hereof entitled "Optional Methods of Settlement" are hereby made a part of this Policy.

Table of Paid-up, Cash, Extended Term Insurance, Pure Endowment and Loan Values for each \$1000

Years in Force	Paid-up	Cash Value	Ext. Ins.		Pure Endow't	Loan Value		Years in Force	Paid-up	Cash Value	Ext. Ins.		Pure Endow't	Loan Value
			Years	Days							Years	Days		
2	\$100	\$ 32	3	278				13	\$650	\$331	24	85		\$317
3	150	54	6	151		\$ 40		14	700	365	25	92		351
4	200	78	9	42		64		15	750	410	25		\$120	386
5	250	102	11	259		88								
								16	800	436	24		303	422
6	300	127	14	26		113		17	850	474	23		477	460
7	350	153	16	56		139		18	900	513	22		643	499
8	400	180	17	352		166		19	950	554	21		800	540
9	450	208	19	193		194		20	1000	606				582
10	500	247	20	328		223								
								21		611				597
11	550	267	22	39		253		22		625				611
12	600	299	23	75		285								

Paid-up, Cash, Extended Term Insurance, Pure Endowment and Loan Values for each succeeding year after the twenty-second, and for all paid-up additions (upon which additions the Insured will be entitled to such values), will be calculated upon the same bases as for this table.

The loan values provided for in the columns headed "Loan Value" in this table for the end of policy years can be obtained (less interest to the end of the policy year) at any time during such policy years as provided in the above clause entitled "Loans."

In Witness Whereof, the said THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA, has, under its corporate seal, delivered this contract, signed by its President or Vice-President and attested by its Actuary, Secretary, Treasurer or Assistant Treasurer, this *Sixteenth* day of *Second* month, one thousand nine hundred and *thirteen*.

Attest: D. G. ALSOP, *Actuary*.

A. S. WING, *President*.

OPTIONAL METHODS OF SETTLEMENT.

DEFINITION OF TERMS.

THE INSURED is the person upon whose life the Policy is issued.

THE POLICY BENEFICIARY is the person named in or endorsed on the Policy as the person to whom the Policy is payable if it should become a claim by the death of the Insured.

AN ASSIGNEE is a person to whom the Policy may have been lawfully transferred by an instrument other than a designation or change of Beneficiary, as provided for in the Policy.

THE ELECTED BENEFICIARY is the person designated by an Election under "Option C" to receive upon the death of the Insured after the Maturity of the Endowment, such of the full limited number of yearly Installments of Income chosen by said Election as may not have been already paid during the lifetime of the Insured, and, upon surviving the Insured, to receive further after said full limited number of Installments of Income shall have been paid, the same yearly sum as a continuous income during the remaining lifetime of said person so designated.

THE PAYEE is (a) the person entitled to receive the full limited number of yearly Installments of Income chosen by an Election under the table entitled "Option A"; and (b) the person entitled to receive the full limited number of yearly Installments of Income chosen by an Election under the table entitled "Option B," and further to receive yearly thereafter the same yearly sum as a continuous income during the remaining lifetime of said person.

THE MATURITY OF THE ENDOWMENT is the date named in the Policy for payment of the proceeds thereof if the Insured shall be then living.

THE ELECTED INSTALLMENTS OF INCOME are the full number of yearly Installments of Income chosen and limited in number by an Election under any Option.

ELECTION OF OPTIONS.

(1) **ELECTION BY THE INSURED:** At the Maturity of the Endowment in the Policy or at any time prior thereto, if no right shall inhere in any person or party other than a Revocably or Irrevocably Designated Policy Beneficiary, the Insured may, without the joinder of such Revocably or Irrevocably Designated Policy Beneficiary, elect to require the proceeds of the Policy to be paid when the same shall become payable, not in one cash sum as set out in the Policy, but in equal yearly Installments of Income according to any of the following Options respectively entitled "Option A," "Option B" and "Option C."

(2) **REVOCATION OF ELECTION BY THE INSURED:** At the Maturity of the Endowment or at any time prior thereto but not thereafter, if no right shall inhere in any person or party other than a Revocably or Irrevocably Designated Policy Beneficiary, the Insured may in like manner revoke said Election and make a new Election.

(3) **ELECTION AND REVOCATION BY POLICY BENEFICIARY OR ASSIGNEE:** (a) If the Insured fails to make an Election as aforesaid, the Policy Beneficiary or Assignee may make such Election at the time the proceeds of the Policy may become payable to the Policy Beneficiary or Assignee. (b) If the proceeds of the Policy shall be lawfully payable absolutely to the Policy Beneficiary or Assignee in any event whatsoever either at the Maturity of the Endowment or by reason of the death of the Insured prior thereto, without right of any other person or party in or to the Policy or the proceeds thereof either expressed or implied, then and in such case all rights of the Insured to elect and revoke an Election as aforesaid shall be exercisable at the Maturity of the Endowment or at any time prior thereto but not thereafter, by the Policy Beneficiary or Assignee without the joinder of any other person or party. (c) If there shall be more than one Policy Beneficiary or Assignee, all must unite in any act which the Policy Beneficiary or Assignee may exercise.

(4) **INTERESTED PARTIES WHO MUST UNITE IN ELECTION:** (a) An Election shall not be made or revoked by the Insured while the Policy may stand payable either wholly or partly to an Assignee thereof or while a right therein may inhere in any other person or party not a Revocably or Irrevocably Designated Policy Beneficiary, without the joinder of such Assignee or such other person or party, nor (b) shall an Election be made or revoked either by the Policy Beneficiary or Assignee while any person or party other than the Policy Beneficiary or Assignee may have any express or implied right in or to the Policy or the proceeds thereof, without the joinder of such person or party, but (c) any Election or Revocation thereof which the Insured may duly make, shall be valid without the assent of any Revocably or Irrevocably Designated Policy Beneficiary.

(5) **ELECTION OF ALTERNATIVE OPTIONS:** If the Insured shall elect "Option C," then the Insured may also elect either "Option A" or "Option B" as an alternative Option to take effect only in case the Insured should die prior to the Maturity of the Endowment.

(6) **RIGHT OF COMMUTATION MAY BE WITHHELD:** Any person entitled to exercise an Election may therein direct that the person entitled to receive all or any of the Installments of Income which may become payable under said Election shall not have the right to commute the same for cash.

(7) **HOW ELECTION AND REVOCATION MADE:** Every Election or Revocation of Election must be made in writing and filed with the Company at its Home Office, accompanied by the Policy, and will take effect only when endorsed on the Policy by the Company.

OPTION A.

OPTION A—INCOME CERTAIN.

Yearly Installments of Income Guaranteed for limited number of Years Certain, 2 to 30 years, (called Elected Installments), in lieu of each \$1000 due under the Policy when the Proceeds thereof become payable.

Number of Yearly In-stallments.	Amount of Each Yearly In-stallment.	Number of Yearly In-stallments.	Amount of Each Yearly In-stallment.	Number of Yearly In-stallments.	Amount of Each Yearly In-stallment.	Number of Yearly In-stallments.	Amount of Each Yearly In-stallment.
.....	.....	9	124 69	17	73 74	25	55 76
2	507 39	10	113 82	18	70 59	26	54 31
3	343 23	11	104 93	19	67 78	27	52 97
4	261 19	12	97 54	20	65 26	28	51 74
5	211 99	13	91 29	21	62 98	29	50 60
6	179 22	14	85 95	22	60 92	30	49 53
7	155 83	15	81 33	23	59 04	.....	.....
8	138 31	16	77 29	24	57 33	.....	.....

(1) **APPLICABLE TO MATURED ENDOWMENT OR DEATH CLAIM:** If this Option shall be elected, the proceeds of the Policy, either at the Maturity of the Endowment or upon the death of the Insured prior thereto, shall be paid in any limited number of equal yearly Installments of Income chosen by said Election, from two to thirty in number, according to the table entitled "Option A."

(2) **COMMUTATION BY PAYEE:** At the time when any one of the Elected Installments of Income shall become payable, the Payee may take in one cash sum the commuted value of the then unpaid Elected Installments of Income, ascertained according to the Commutation Table, unless the person entitled to designate such Payee shall have deprived such Payee of such right of commutation.

(3) **COMMUTATION BY PAYEE'S EXECUTORS, ADMINISTRATORS OR ASSIGNS:** (a) If a Payee who has not been deprived of the right of commutation aforesaid shall die without having exercised such right and before all the Elected Installments of Income shall have been paid to such Payee, or (b) If a Payee who has been deprived of such right of commutation shall die before all the Elected Installments of Income shall have been paid to such Payee, then and in either such case the Executors, Administrators or Assigns of such Payee may take in one cash sum the commuted value of the remaining or unpaid Elected Installments of Income, ascertained according to the Commutation Table.

OPTION B.

OPTION B—CONTINUOUS INCOME.

(1) **APPLICABLE TO MATURED ENDOWMENT OR DEATH CLAIM:** If this option shall be elected, the proceeds of the Policy, either at the Maturity of the Endowment or upon the death of the Insured prior thereto, shall be paid in either ten or fifteen or twenty or twenty-five equal yearly installments of Income, as may be chosen by said Election under the table entitled "Option B".

(2) **AMOUNT OF YEARLY INSTALLMENTS OF INCOME, HOW DETERMINED:** The amount of each of the elected Installments of Income shall be determined (a) by the number of Elected Installments of Income and (b) by the age of the Payee at the Payee's birthday nearest to the time when the proceeds of the Policy may become payable, according to the table entitled "Option B."

(3) **CONTINUOUS PAYMENT OF INCOME TO PAYEE FOR LIFE:** After all the Elected Installments of Income shall have been paid to the Payee, the same yearly sum or income shall continue to be paid yearly to said Payee during the remaining lifetime of said Payee.

(4) **COMMUTATION BY PAYEE:** At the time when any one of the Elected Installments of Income under the table entitled "Option B" shall become payable, the Payee may take in one cash sum the commuted value of the then unpaid Elected Installments of Income, ascertained according to the Commutation Table, unless the person entitled to designate such Payee shall have deprived such Payee of such right of commutation.

(5) **COMMUTATION BY PAYEE'S EXECUTORS, ADMINISTRATORS OR ASSIGNS:** (a) If a Payee who has not been deprived of the right of commutation aforesaid shall die without having exercised such right and before all the Elected Installments of Income under the table entitled "Option B" shall have been paid to such Payee, or (b) if a Payee who has been deprived of such right of commutation shall die before all the Elected Installments of Income under the table entitled "Option B" shall have been paid to such Payee, then and in either such case the Executors, Administrators or Assigns of such Payee may take in one cash sum the commuted value of the remaining or unpaid Elected Installments of Income, ascertained according to the Commutation Table.

(6) **COMMUTATION BY PAYEE NOT TO DEPRIVE PAYEE OF RIGHT TO CONTINUOUS INCOME FOR LIFE:** Exercise of the above right of commutation by the Payee shall not deprive the Payee of the right to receive the continuous yearly sum or income which the Payee would have been entitled to receive during the lifetime of the Payee according to the table entitled "Option B" if the Payee had not exercised such right of commutation, beginning upon the expiration of the term of years within which the full number of Elected Installments of Income would have been paid if the same had not been commuted.

OPTION C.

OPTION C—SURVIVORSHIP INCOME.

(1) **APPLICABLE ONLY AT THE MATURITY OF THE ENDOWMENT:** This Option is applicable to disposition of the proceeds of the Policy only if said proceeds shall become payable at the Maturity of the Endowment. If this Option shall be elected, the proceeds of the Policy shall be paid in either ten or fifteen or twenty or twenty-five equal yearly Installments of Income, as may be chosen by said Election under the table entitled "Option C".

(2) **AMOUNT OF YEARLY INSTALLMENTS OF INCOME, HOW DETERMINED:** The Amount of each yearly Installment of Income shall be determined (a) by the number of yearly Installments of Income so chosen and (b) by the age of the Insured at the Insured's birthday nearest to the Maturity of the Endowment and (c) by the age of the Elected Beneficiary at the Elected Beneficiary's birthday nearest to the Maturity of the Endowment, according to the table entitled "Option C".

(3) **CONTINUOUS PAYMENT OF INCOME TO INSURED FOR LIFE:** After all the Elected Installments of Income shall have been paid to the Insured, the same yearly sum or income shall continue to be paid to the Insured during the remaining lifetime of the Insured.

(4) **PAYMENTS TO ELECTED BENEFICIARY AFTER DEATH OF INSURED:** (a) If the Insured shall die while the Elected Beneficiary may be living and before all the Elected Installments of Income shall have been paid to the Insured, the remaining or unpaid Elected Installments of Income shall be paid to the Elected Beneficiary when and as they shall become due and payable, and, after all said remaining or unpaid Elected Installments of Income shall have been so paid to said Elected Beneficiary, the same yearly sum or income shall continue to be paid to said Elected Beneficiary during the remaining lifetime of said Elected Beneficiary, or (b) if the Insured shall die while the Elected Beneficiary may be living and after all the Elected Installments of Income shall have been paid to the Insured, the same yearly sum or income shall continue to be paid to said elected Beneficiary during the remaining lifetime of said Elected Beneficiary.

(5) **COMMUTATION BY THE INSURED:** If the Insured shall have received one or more but less than the full number of Elected Installments of Income under the table entitled "Option C", the Insured may take in one cash sum at the time when any one of the remaining or unpaid Elected Installments of Income shall become due and payable, the commuted value of the then unpaid Elected Installments of Income, ascertained according to the Commutation Table.

(6) **COMMUTATION BY INSURED'S EXECUTORS, ADMINISTRATORS OR ASSIGNS:** If the Elected Beneficiary shall die in the lifetime of the Insured and if the Insured shall die subsequently thereto but before all the Elected Installments of Income under the table entitled "Option C" shall have been paid to the Insured, the Executors, Administrators or Assigns of the Insured may take in one cash sum the commuted value of the remaining or unpaid Elected Installments of Income, ascertained according to the Commutation Table.

(7) **COMMUTATION BY ELECTED BENEFICIARY:** If the Insured shall have received one or more of the Elected Installments of Income under the table entitled "Option C" and then die while the Elected Beneficiary may be living, the Elected Beneficiary may take in one cash sum the commuted value of the remaining or unpaid Elected Installments of Income, ascertained according to the Commutation Table, unless the person entitled to designate the Elected Beneficiary shall have deprived the Elected Beneficiary of such right of commutation.

(8) **COMMUTATION BY ELECTED BENEFICIARY'S EXECUTORS, ADMINISTRATORS OR ASSIGNS:** (a) If an Elected Beneficiary who has

not been deprived of the right of commutation aforesaid shall die after the death of the Insured without having exercised such right and before all the Elected Installments of Income under the table entitled "Option C" shall have been paid, or (b) if an Elected Beneficiary who has been deprived of such right of commutation shall die after the death of the Insured and before all the Elected Installments of Income under the table entitled "Option C" shall have been paid, then and in either such case, the Executors, Administrators or Assigns of the Elected Beneficiary may take in one cash sum the commuted value of the remaining or unpaid Elected Installments of Income, ascertained according to the Commutation Table.

(9) **COMMUTATION NOT TO DEPRIVE INSURED OR ELECTED BENEFICIARY OF RIGHT TO CONTINUOUS INCOME FOR LIFE:** Commutation of such remaining or unpaid Elected Installments of Income by any person entitled to such right of commutation, shall not deprive the Insured or the Elected Beneficiary of the right to receive the yearly sum or income payable to the Insured or to the Elected Beneficiary, as the case may be, according to the table entitled "Option C," during the remaining lifetime of the survivor of the Insured and the Elected Beneficiary, beginning upon the expiration of the term of years within which the full number of Elected Installments of Income would have been paid if the same had not been commuted.

(10) **NULLIFICATION OF ELECTION:** If "Option C" shall be elected, such Election shall be automatically nullified by the death of the Insured prior to the Maturity of the Endowment, whereupon the Policy Beneficiary or Assignee shall have the right to elect either "Option A" or "Option B" unless the Insured shall have otherwise directed.

COMMUTATION TABLE.

To Ascertain the Commuted Value of unpaid Elected Installments of Income under either "Option A" or "Option B" or "Option C," Multiply the amount of one unpaid yearly Installment in the table under the Option which is in effect, by the Multiplier given below opposite the number of unpaid yearly Installments.

Number of Unpaid Yearly Installments.	Multiplier	Number of Unpaid Yearly Installments.	Multiplier	Number of Unpaid Yearly Installments.	Multiplier	Number of Unpaid Yearly Installments.	Multiplier
1	1.00000	9	8.01969	17	13.56110	25	17.93554
2	1.97087	10	8.78611	18	14.16612	26	18.41315
3	2.91347	11	9.53020	19	14.75351	27	18.87684
4	3.82861	12	10.25262	20	15.32380	28	19.32703
5	4.71710	13	10.95400	21	15.87747	29	19.76411
6	5.57971	14	11.63496	22	16.41502	30	20.18845
7	6.41719	15	12.29607	23	16.93692		
8	7.23028	16	12.93794	24	17.44361		

GENERAL PROVISIONS.

DEDUCTION OF INDEBTEDNESS DUE TO COMPANY: If there shall be any indebtedness due to the Company on account of this Policy when the proceeds thereof shall become payable under the terms thereof either at the Maturity of the Endowment or upon the decease of the Insured prior thereto, such indebtedness shall be first deducted from the proceeds of the Policy, and the balance remaining payable under the Policy will be the sum which may be required to be paid in yearly Installments of Income according to such of the applicable tables entitled "Option A", "Option B" and "Option C" as may be elected.

(2) **INSTALLMENTS, WHEN PAYABLE:** (a) The first of the Elected Installments of Income chosen by an Election under either table entitled "Option A" or "Option B," shall be due and payable at the Maturity of the Endowment if the Insured shall be then living, or, if the Insured shall die before the Maturity of the Endowment, then upon receipt of due written proof of the death of the Insured during the continuance of the Policy. (b) The first of the Elected Installments of Income chosen by an Election under the table entitled "Option C", shall be due and payable at the maturity of the Endowment if the Insured shall be then living. (c) Such further yearly Installments of Income as may be payable under any of said tables, shall be payable respectively at the expiration of successive periods of one year dating from the day when the first payment shall have become due and payable as aforesaid.

(3) **HALF-YEARLY, QUARTERLY OR MONTHLY PAYMENTS OF INCOME:** All Installments of Income payable under the tables entitled "Option A" and "Option B" and "Option C", shall be paid in proportionate equal half-yearly or quarterly or monthly parts of the yearly Installments according to said respective tables, if the person entitled to receive such yearly Installments of Income shall so request by writing filed with the Company at its Home Office. The first fractional payment of Income as aforesaid shall be due and payable at the time when the first yearly Installment of Income would be due and payable. Subsequent fractional payments of Income as aforesaid shall be due and payable at the expiration of the proper fractional parts of each year until all shall have been paid.

(4) **POLICY PAYABLE TO MORE THAN ONE NATURAL PERSON:** If the Policy Beneficiary or any Assignee shall be more than one individual (otherwise called natural person) at the time the proceeds of the Policy shall become payable either at Maturity of the Endowment or upon the decease of the Insured prior thereto, then and in such case neither "Option B" nor "Option C." may be elected and either of said Options if previously elected shall be automatically nullified at the Maturity of the Endowment or upon the prior decease of the Insured if the Policy Beneficiary or any Assignee shall then be as above stated. If "Option B" and "Option C" shall be either inapplicable or nullified as aforesaid, then "Option A" may be elected.

(5) **SUBSTITUTION OF INSTALLMENT INCOME AGREEMENT IN PLACE OF POLICY:** When the proceeds of the Policy shall become payable under the terms thereof and either of the aforesaid Options shall be elected, the Company reserves the right to require the Policy to be surrendered and delivered for cancellation and to issue in place thereof a non-participating Installment Income Agreement which shall express the terms of the Option elected.

APPLICATION.

It is hereby declared and agreed by the undersigned, that the foregoing application and the several answers to the interrogatories therein propounded are true, and that if a policy of Insurance shall be issued by said Company under this application,, the same and the questions and answers therein, shall be deemed the basis of the contract expressed in said policy.

20-PREMIUMS LIFE PARTICIPATING POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

Age, 35.

Amount, \$10,000.

Premium, \$297.60.

THE PRUDENTIAL INSURANCE COMPANY
OF AMERICA.

In Consideration of the Application for this Policy, which is hereby made part of this contract, a copy of which Application is attached hereto, and of the payment, in the manner specified, of the premium herein stated, hereby insures the life of the person herein designated as the Insured, for the amount named herein, payable as specified, subject to the provisions on the second and third pages hereof, which are hereby made part of this contract.

THE INSURED: *John Doe.*

AMOUNT OF INSURANCE: *Ten Thousand* Dollars, payable immediately upon receipt of due proof of the death of the Insured during the continuance of this Policy, at the Home Office of the Company, in Newark, New Jersey.

PAYABLE TO: *Mary Doe, Beneficiary, wife of the Insured.* If there be no Beneficiary living at the death of the Insured the amount of insurance shall be payable to the executors, administrators or assigns of the Insured, unless otherwise provided in the Policy. The right to change the Beneficiary has — been reserved by the Insured.

ANNUAL PREMIUM: *Two Hundred Ninety-seven and 60/100* Dollars, payable on the delivery of this Policy, the receipt of which premium is hereby acknowledged, and a like amount payable thereafter annually at the Home Office of the Company, or as provided under the heading "General Provisions" on the second page hereof, in exchange for the Company's receipt on or before the *first* day of *January*, in every year during the continuance of this Policy, until twenty full years' premiums shall have been paid, or until the prior death of the Insured.

In Witness Whereof, the said The Prudential Insurance Company of America, at its office in the City of Newark, New Jersey, has caused this policy to be signed by its President and its Secretary, and to be duly attested, this *first* day of *January*, one thousand nine hundred and *sixteen*.

FORREST F. DRYDEN,
President.

WILLARD I. HAMILTON,
Secretary.

GENERAL PROVISIONS.

PAYMENT OF PREMIUMS.—This Policy is based upon the payment of premiums annually in advance, but if premiums be made payable in quarterly or semi-annual instalments, any future instalments of the premium for the current policy year remaining unpaid at the maturity of the Policy shall be considered an indebtedness to the Company on account of this Policy. Premiums are payable at the Home Office of the Company, but may be paid to an agent of the Company on or before the dates when due, in exchange for official receipts signed by the President or the Secretary and countersigned by an authorized agent of the Company. If any premium be not paid when due, this Policy shall be void and all premiums forfeited to the Company, except as herein provided.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this Policy, except the first, a grace of thirty-one days without interest will be allowed, during which time the Policy will remain in force, but if the Policy shall become a claim within the grace period the unpaid premiums for the then current policy year shall be deducted from the amount of insurance payable.

CHANGE OF BENEFICIARY.—If the right to change the Beneficiary has been reserved and if the Insured shall have attained to majority according to the laws of the State in which the Insured resides, the Insured may at any time while this Policy is in force, by written notice to the Company at its Home Office, change the Beneficiary or Beneficiaries under this Policy, such change to be subject to the rights of any previous assignee and to become effective only when a provision to that effect is endorsed on or attached to the Policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease.

ASSIGNMENTS.—Any assignment of this Policy must be in writing, and the Company shall not be deemed to have knowledge of such assignment unless the original or a duplicate thereof is filed at the Home Office of the Company. The Company will not assume any responsibility for the validity of an assignment.

MISSTATEMENT OF AGE.—If the age of the Insured be misstated the amount payable under this Policy shall be such as the premium would have purchased at the correct age.

SUICIDE.—If within one year from the date hereof the Insured shall die by suicide—whether sane or insane—the liability of the Company shall not exceed the amount of the premiums paid on his Policy.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date, except for non-payment of premium.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any payment or payments or in any settlement under the Policy.

REINSTATEMENT.—If this Policy be lapsed for non-payment of premium it will be reinstated any time after the date of lapse upon written application and payment of arrears of premiums with interest at the rate of five per cent. per annum, together with the reinstatement of all indebtedness, provided such indebtedness be not greater than the loan value of this Policy at the time of application for such reinstatement, and provided evidence of the insurability of the Insured satisfactory to the Company be furnished.

MODIFICATIONS, ETC.—No condition, provision or privilege of this Policy can be waived or modified in any case except by an endorsement hereon signed by the President, one of the Vice Presidents, the Secretary, one of the Assistant Secretaries, the Actuary, the Associate Actuary or one of the Assistant Actuaries. No modification or change shall be made in this Policy except such as is

in accordance with the laws of the State in which the same is issued. No Agent has power in behalf of the Company to make or modify this or any other contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise, or by making or receiving any representation or information.

BASIS OF RESERVE AND COMPUTATIONS.—The reserve upon this Policy for which funds are to be held, exclusive of any reserve on account of disability insurance, shall be computed upon the American Experience Table of Mortality with three and one-half per cent. interest per annum by the net level premium method. All computations in accordance with the terms of this Policy involving net premiums or reserve values based on a mortality table and interest shall be made upon the basis here stated.

ENTIRE CONTRACT CONTAINED IN THIS POLICY.—This Policy together with the Application, a copy of which is attached hereto, contains and constitutes the entire contract between the parties hereto, and all statements made by the Insured shall in the absence of fraud be deemed representations and not warranties, and no statement shall avoid the Policy or be used as a defence to a claim thereunder unless it be contained in the Application for the Policy and unless a copy of such Application be endorsed upon or attached to the Policy when issued.

DIVIDEND PROVISIONS.

Annually during its continuance in force, if all premiums theretofore due have been paid, this Policy will be credited with a dividend from the surplus earnings of the Company as ascertained and apportioned by the Board of Directors. Such dividend shall be (1) paid in cash or (2) applied to the reduction of the premium then due, if any; or upon written request of the Insured it may be (3) applied to the purchase of a paid-up addition to the Policy, or (4) left to accumulate to the credit of the Policy with interest at the rate of three and one-half per cent. per annum plus such additional interest as the Company may declare on such funds and payable on maturity of the Policy or withdrawable in cash on any anniversary of the Policy. Such paid-up addition may be surrendered at any time for its full reserve at the time of such surrender. If the Insured shall select no other dividend option the dividend shall be paid in cash.

PROVISIONS AS TO PERMANENT DISABILITY—WAIVER OF PREMIUMS—PAYMENT OF INSURANCE.

If the Insured, after the first premium on this Policy has been paid, shall furnish due proof to the Company, while this Policy is in full force and effect and while there is no default in the payment of premium, that he, at any time after payment of such first premium, from any cause whatsoever shall have become permanently disabled or physically or mentally incapacitated to such an extent that he by reason of such disability or incapacity is rendered wholly and permanently unable to engage in any occupation or perform any work for any kind of compensation of financial value, the Company upon receipt of such proof will waive the payment of each premium that may become payable thereafter under this Policy during such disability.

If such disability shall occur before the Insured is sixty years of age the Company will, in addition to such waiver, during such disability, pay to the Insured the amount insured, less any indebtedness, in one hundred and twenty monthly instalments during ten years, each instalment of the amount of \$9.74 per \$1,000 of insurance payable; the first instalment to become payable six months

after the Company shall have received such proof and subsequent instalments monthly thereafter. In lieu of monthly instalments the Insured shall have the privilege of receiving the said amount in annual, semi-annual or quarterly instalments payable during ten years, each instalment of the amount, respectively, of \$116.18, \$58.25 or \$29.16, per \$1,000 of insurance payable, the first instalment to be payable at the same time as provided for the first monthly instalment. The Insured shall not have the right to commute any instalments. Endorsement to the effect that the amount of insurance has become payable as herein specified shall be made on the Policy by the Company before the first instalment shall become payable.

The total amount of insurance under this Policy at any time after one or more of such instalments have been paid shall not exceed the commuted value of the unpaid instalments, and loan and non-forfeiture values correspondingly modified shall be available to the Insured irrespective of said waiver of premiums. Any indebtedness incurred on account of the Policy during the instalment period shall be deducted from the commuted value of the unpaid instalments at that time and the amount of each of such unpaid instalments shall be correspondingly reduced.

If such disability shall occur after the Insured is sixty years of age the amount of insurance hereunder shall, by endorsement hereon by the Company, be reduced by the amount of each premium so waived, and any loans and non-forfeiture values shall thereafter be based upon the amount of insurance thus reduced.

The Insured, upon demand by the Company at any time during such disability and before the Company's liability hereunder has ceased, shall furnish due proof that he actually continues in a state of disability, as defined above, and in case of his failure so to do the Insured shall be deemed to have recovered from such state of disability.

In the event that the Insured recovers from such state of disability before the Company's liability under the Policy has been fully discharged, as specified above, no further instalments shall be paid by the Company and no further premiums shall be waived, but thereafter the Policy shall, by endorsement thereon by the Company, be continued in force for the amount reduced as specified above, with any premium falling due thereafter and loan and non-forfeiture values correspondingly modified.

Any instalments remaining unpaid at the death of the Insured shall be paid to the Beneficiary designated in the Policy, provided, however, that such unpaid instalments may, at the request of the Beneficiary, be commuted at the rate of three and one-half per cent. per annum compound interest and paid in one sum.

It is specially agreed that permanent loss of the sight of both eyes, or loss by severance of both hands above the wrists, or of both feet above the ankles, or of one hand and one foot, shall be considered disability or incapacity within the meaning of this provision.

These provisions are granted without additional cost to the insured.

LOAN PROVISIONS.

If this Policy be continued in force, the Insured may borrow from the Company, with interest at the rate of six per cent. per annum, payable at the end of each policy year, on the sole security of this Policy, an amount up to the limit of the Cash Surrender value hereinafter specified after deducting therefrom all other indebtedness on account of this Policy, by making written applica-

tion for the loan and assigning the Policy to the Company as security. Failure to repay any such indebtedness or to pay interest shall not avoid the Policy unless the total indebtedness thereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month after notice to that effect shall have been mailed by the Company to the last known address of the Insured, of the person to whom the loan was made, and of the assignee of record at the Home Office of the Company, if any. The Company reserves the right to defer any loan, other than to pay premiums on policies in the Company, for a period not exceeding ninety days after application for such loan.

(NOTE.—At any time during the continuance of this Policy a statement of any outstanding indebtedness on account of the Policy will be furnished on request.)

NON-FORFEITURE PROVISIONS.

POLICY NON-FORFEITABLE AFTER FIRST YEAR'S PREMIUM HAS BEEN PAID.

NON-FORFEITURE VALUES AT END OF FIRST AND SECOND POLICY YEARS.—If this Policy after being in force one full year or two full years shall lapse for non-payment of premium, the Company will continue in force the insurance under the Policy for a period of sixty days or of one hundred and twenty days, respectively, from the due date of such premium, as specified on the first page hereof, as indicated in the following table; provided, however, that if the death of the Insured shall occur during the period of continued insurance herein defined, there shall be deducted from the amount payable by the Company any premium that would have become due on this Policy up to the time of the death of the Insured if the Policy had been continued in force.

CASH SURRENDER VALUE.—If this Policy be legally surrendered to the Company within three months after the end of the third year from its date or of any year thereafter, and if all premiums, required by the terms of the Policy, to the end of that year have been paid in full, the Company will pay therefor the sum indicated by the following table, less any indebtedness to the Company on account of this Policy. The Company reserves the right to defer the payment of any Cash Surrender Value for a period not exceeding ninety days after application for such Cash Surrender Value.

PAID-UP LIFE POLICY.—If this Policy, after being in force three full years, shall lapse or become forfeited for the non-payment of any premium on the date when due, as specified on the first page hereof, and if the Policy be not surrendered for its Cash Value, the Company will issue a non-participating Paid-up Life Policy as specified in the following table, upon the legal surrender of this Policy within three months after the date to which premiums have been duly paid; provided, however, that if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Life Policy will be reduced by the proportion that the total indebtedness bears to the then tabular Cash Surrender Value of this Policy.

AUTOMATIC EXTENDED INSURANCE.—If this Policy, having lapsed or become forfeited as specified in the clause, "Paid-up Life Policy," above, be not surrendered for its Cash Value or for a Paid-up Life Policy, the Company will put in force in lieu of this Policy, *without any action on the part of the Insured*, a non-participating Paid-up Term Policy for the full amount insured by this Policy, such Paid-up Term Policy to be dated on the day to which premiums have been duly paid, and to continue in force for the term indicated by the following table; provided, however, that the Insured shall not have the right to borrow on such Policy and that

if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Term Policy shall be the face amount of this Policy less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run be changed to that term for which the Cash Surrender Value of this Policy herein specified, after deducting such indebtedness, will carry the modified amount at Single Premium Term rates. The Paid-up Term Policy will be delivered on the legal surrender of this Policy.

CASH SURRENDER VALUES UNDER PAID-UP LIFE AND PAID-UP TERM POLICIES.—If this Policy shall lapse, as above, and a Paid-up Life Policy be issued or a Paid-up Term Policy be put in force in lieu thereof, such Paid-up Life or such Paid-up Term Policy may be surrendered at any time for its full reserve value at the time of such surrender.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

*At the End of	Cash Surrender and Loan Values.	Paid-up Life Policy	Automatic Extended Insurance.	Days
			(See first paragraph of "Nonforfeiture Provi- sions," above.)	
1 Year	None	None		60
2 Years	None	None		120
3 "	\$ 490	\$1240	5 Years	241
4 "	700	1750	8 "	57
5 "	950	2320	10 "	307
6 "	1170	2800	12 "	358
7 "	1410	3300	14 "	338
8 "	1660	3810	16 "	248
9 "	1930	4320	18 "	76
10 "	2210	4840	19 "	213
11 "	2500	5360	20 "	300
12 "	2810	5900	21 "	349
13 "	3140	6440	23 "	10
14 "	3480	6990	24 "	30
15 "	3840	7550	25 "	71
16 "	4180	8040	26 "	56
17 "	4530	8530	27 "	98
18 "	4890	9010	28 "	248
19 "	5270	9510	30 "	286
20 "	5660		P a i d - u p	

*The tabular loan value at the end of any year, discounted at the rate of six per cent. per annum, shall be available to the Insured at any time after the entire premium for that year has been paid.

The non-forfeiture values in the above table are based upon the American Experience Table of Mortality with three and one-half per cent, interest per annum, and the net value of any such non-forfeiture value, from the third to the end of the fifteenth year, is at least equal to the entire reserve on this Policy, according to the foregoing standard, less a percentage (not more than two and one-half) of the amount insured by the Policy; thereafter, such net value is the full reserve by said standard, less a surrender charge, if made, of not more than one-twentieth of one per cent. of the amount insured by the Policy.

If this Policy be continued in force beyond the twentieth year, a table of Cash Surrender and Loan Values, as above, after the twentieth year, will be furnished on application to the Home Office.

If the amount insured be increased by dividend additions the Loan and Cash Surrender Values will be increased by the full reserve on account of such additions and the other non-forfeiture values modified accordingly.

If the premiums on this Policy be paid in quarterly or semi-annual instalments, due allowance will be made in computing values from the above table for that portion of a year's premium paid over and above the full number of years' premiums indicated; provided, however, that if more than one but less than three full years' premiums shall have been paid an allowance of fifteen days of continued insurance will be made for each quarter of a year for which the premium has been paid.

PROVISIONS AS TO MODES OF SETTLEMENT AT MATURITY.

The Insured may at any time while this Policy is in force, subject to the rights of any assignee and with the power of revocation, by written notice to the Company, designate any one of the following options as the manner in which the amount of insurance shall be payable in lieu of being paid in one sum, and the Company will then endorse on the Policy that payment shall be made according to the option designated, but if the Insured shall have made no such designation, the Beneficiary shall have the right of designation; provided, however, that in no event shall Option 1 or 2 be available to an individual Beneficiary if the amount of each instalment payable thereunder to such Beneficiary would be less than \$10, nor shall Option 3 be available if the amount of insurance payable be less than \$1,000 and none of said options shall be available if the Beneficiary be a corporation or a firm.

OPTION 1. MONTHLY INSTALMENTS FOR DEFINITE NUMBER OF YEARS.—The amount of insurance or a part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the definite number of years selected, together with dividends, if any, according to the following table:

Number of Years During Which Monthly Instalments are Paid.....	2	3	4	5	6	7	8	9
Amount of Monthly Instalment per \$1,000 of Insurance	\$42 55	\$28 90	\$22 03	\$17 95	\$15 20	\$13 25	\$11 78	\$10 64
Number of Years During Which Monthly Instalments are Paid.....	10	11	12	13	14	15	16	17
Amount of Monthly Instalment per \$1,000 of Insurance	\$9 74	\$9 00	\$8 39	\$7 87	\$7 42	\$7 03	\$6 69	\$6 40
Number of Years During Which Monthly Instalments are Paid.....	18	19	20	21	22	23	24	25
Amount of Monthly Instalment per \$1,000 of Insurance	\$6 14	\$5 91	\$5 70	\$5 51	\$5 34	\$5 18	\$5 04	\$4 92

OPTION 2. MONTHLY INSTALMENTS FOR DEFINITE NUMBER OF YEARS AND CONTINUOUSLY THEREAFTER.—The amount of insurance or a part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the age of the Beneficiary at the death of the Insured, together with dividends, if any, and payable during the definite number of years selected, and there-

after so long as the Beneficiary shall live, as specified in the following table:

	Definite Numer of Years	Age of Beneficiary When Policy Becomes a Claim							
		16 and Under	17	18	19	20	21	22	23
Amount of Monthly Installment per \$1,000 of Insurance, Payable Dur- ing Years Stated and Thereafter During Life- time of the Beneficiary	5 Years	\$3 91	\$3 94	\$3 96	\$3 98	\$4 00	\$4 03	\$4 06	\$4 08
	10 Years	\$3 87	\$3 89	\$3 91	\$3 93	\$3 95	\$3 98	\$4 00	\$4 03
	15 Years	\$3 81	\$3 83	\$3 85	\$3 87	\$3 89	\$3 91	\$3 94	\$3 96
	20 Years	\$3 74	\$3 76	\$3 78	\$3 80	\$3 82	\$3 84	\$3 86	\$3 89
		Age of Beneficiary When Policy Becomes a Claim							
		24	25	26	27	28	29	30	31
	5 Years	\$4 11	\$4 14	\$4 18	\$4 21	\$4 25	\$4 28	\$4 32	\$4 36
	10 Years	\$4 06	\$4 09	\$4 12	\$4 15	\$4 19	\$4 22	\$4 26	\$4 30
	15 Years	\$3 99	\$4 02	\$4 05	\$4 08	\$4 11	\$4 14	\$4 18	\$4 21
	20 Years	\$3 91	\$3 94	\$3 97	\$3 99	\$4 02	\$4 05	\$4 09	\$4 12
		Age of Beneficiary When Policy Becomes a Claim							
		32	33	34	35	36	37	38	39
	5 Years	\$4 41	\$4 45	\$4 50	\$4 55	\$4 61	\$4 67	\$4 73	\$4 79
	10 Years	\$4 34	\$4 38	\$4 43	\$4 48	\$4 53	\$4 59	\$4 64	\$4 70
	15 Years	\$4 25	\$4 29	\$4 34	\$4 38	\$4 43	\$4 48	\$4 53	\$4 58
	20 Years	\$4 15	\$4 19	\$4 23	\$4 27	\$4 31	\$4 35	\$4 40	\$4 44
		Age of Beneficiary When Policy Becomes a Claim							
		40	41	42	43	44	45	46	47
	5 Years	\$4 86	\$4 94	\$5 01	\$5 10	\$5 18	\$5 28	\$5 37	\$5 48
	10 Years	\$4 77	\$4 84	\$4 91	\$4 98	\$5 06	\$5 15	\$5 24	\$5 33
	15 Years	\$4 64	\$4 70	\$4 76	\$4 83	\$4 90	\$4 97	\$5 04	\$5 12
	20 Years	\$4 49	\$4 54	\$4 59	\$4 64	\$4 70	\$4 75	\$4 80	\$4 86
		Age of Beneficiary When Policy Becomes a Claim							
		48	49	50	51	52	53	54	55
	5 Years	\$5 59	\$5 71	\$5 84	\$5 97	\$6 11	\$6 27	\$6 43	\$6 60
	10 Years	\$5 43	\$5 53	\$5 64	\$5 75	\$5 87	\$6 00	\$6 13	\$6 26
	15 Years	\$5 20	\$5 28	\$5 36	\$5 45	\$5 53	\$5 62	\$5 71	\$5 81
	20 Years	\$4 92	\$4 97	\$5 03	\$5 09	\$5 14	\$5 20	\$5 25	\$5 30
		Age of Beneficiary When Policy Becomes a Claim							
		56	57	58	59	60	61 and Over		
	5 Years	\$6 78	\$6 97	\$7 18	\$7 40	\$7 63	\$7 87		
	10 Years	\$6 40	\$6 55	\$6 70	\$6 86	\$7 02	\$7 18		
	15 Years	\$5 90	\$5 99	\$6 08	\$6 17	\$6 26	\$6 34		
	20 Years	\$5 35	\$5 39	\$5 44	\$5 48	\$5 51	\$5 55		

OPTION 3. TRUST FUND.—The amount of insurance or any portion thereof not less than \$1,000 to be left during the lifetime of the Beneficiary in trust with the Company, and the Company will pay thereon, so long as the said amount or said portion thereof remains with the Company, interest at the rate of three and one-half per cent. per annum, together with dividends, if any. The said Trust Fund shall be paid at the death of the Beneficiary to the executors or administrators of the Beneficiary.

ANNUAL, SEMI-ANNUAL OR QUARTERLY INSTALMENTS, computed at the rate of three and one-half per cent. per annum compound interest, will be paid upon request in lieu of the monthly instal-

ments provided under Options 1 and 2, unless the Insured shall have otherwise directed in writing.

UNPAID INSTALMENTS AT DEATH OF BENEFICIARY.—If one or more instalments shall actually be paid in accordance with the provisions above and if the Beneficiary shall die before all instalments payable shall have been paid, and if there be no contingent beneficiary designated by the Insured or by the Beneficiary after the death of the Insured, the unpaid instalments will be commuted at the rate of three and one-half per cent. per annum compound interest and paid in one sum to the executors or administrators of the Beneficiary.

DIVIDENDS WITH INSTALMENTS OR INTEREST.—If the amount of insurance be payable in instalments, monthly or otherwise, or be left in trust with the Company, any dividend from the surplus earnings as ascertained and apportioned by the Board of Directors on account of amounts so payable will effect an increase in the instalments or in the interest payable on account of the trust fund, but no dividend will be declared on instalments payable after the period fixed for instalments certain.

NOTICE TO POLICYHOLDER.

Owing to the low rate of premium at which policies of this nature are issued, the surplus accruing thereunder will probably not be sufficient to enable the Company to apportion any dividend under this Policy before the end of the second year from its date.

APPLICATION.

I HEREBY DECLARE that all the statements and answers to the above questions are complete and true, and I agree that the foregoing, together with this declaration, as well as the statements and answers made or to be made to the Company's Medical Examiner, shall constitute the application and become a part of the contract of insurance hereby applied for, and it is further agreed that the policy herein applied for shall be accepted subject to the privileges and provisions therein contained, and said policy shall not take effect until the same shall be issued and delivered by the said Company, and the first premium paid thereon in full, while my health, habits and occupation are the same as described in this application.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that all the statements and answers to the above questions are complete and true, and I agree that they shall form a part of the contract of insurance applied for, and I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$362.10.

RELIANCE LIFE INSURANCE COMPANY
OF PITTSBURGH, PENNSYLVANIA.

JAMES H. REED, President.

Promises to Pay upon receipt at the Home Office of the Company in Pittsburgh of due proof of the death of *Richard H. Roe* of *Pittsburgh*, County of *Allegheny*, State of *Pennsylvania*, herein called the Insured, if the death of the Insured occurs within one year from the date hereof or subsequently if this Contract be renewed and be in full force, to *Mary A. Roe*, wife, Beneficiary, with right of revocation, the sum of *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year.

All insurance provided by this policy is based upon the application therefor, a copy of which is hereto attached and made a part of this Contract, and the payment of the annual premium of *Three Hundred Sixty-two* Dollars and *Ten* cents on the *Tenth* day of *February*, 1914, as the premium for one year's insurance, the payment of the first annual premium being hereby acknowledged; and this policy will be renewed as a Limited Payment Life Policy upon the further payment of a like amount on or before the *Tenth* day of *February* in each and every year hereafter until *Twenty* full years' premiums including the first shall have been paid after which no further premiums will be required. The first year's insurance under this policy is term insurance. The privileges, conditions and provisions on the succeeding pages of this policy are made a part of this Contract as fully as if stated over the signatures hereto affixed.

In Witness Whereof, the Company has caused this policy to be executed this *Tenth* day of *February* in the year one thousand nine hundred and *fourteen*.

H. G. SCOTT,
Secretary.

JAMES H. REED,
president.

PRIVILEGES, CONDITIONS AND PROVISIONS.

CHANGE OF BENEFICIARY.—The Insured, subject to any existing assignment of the policy, may designate a new beneficiary by filing written notice thereof at the Home Office of the Company accompanied by the policy for suitable endorsement thereon. If any beneficiary shall die before the Insured and the Insured shall not have designated a new beneficiary, the interest of such beneficiary shall be payable to the Insured, his executors, administrators or assigns.

PREMIUMS.—All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery of a receipt signed by the President or Secretary of the Company and countersigned by said Agent. A grace of one month, or thirty-one days, subject to an interest charge at the rate of five per centum per annum shall be granted for the payment of every premium after the first, during which period the insurance shall continue in force. If the Insured shall die during the days of grace, the overdue premium will be deducted from any amount payable hereon in any

20-PREMIUMS LIFE PARTICIPATING POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

Age, 35.

Amount, \$10,000.

Premium, \$297.60.

THE PRUDENTIAL INSURANCE COMPANY
OF AMERICA.

In Consideration of the Application for this Policy, which is hereby made part of this contract, a copy of which Application is attached hereto, and of the payment, in the manner specified, of the premium herein stated, hereby insures the life of the person herein designated as the Insured, for the amount named herein, payable as specified, subject to the provisions on the second and third pages hereof, which are hereby made part of this contract.

THE INSURED: *John Doe.*

AMOUNT OF INSURANCE: *Ten Thousand* Dollars, payable immediately upon receipt of due proof of the death of the Insured during the continuance of this Policy, at the Home Office of the Company, in Newark, New Jersey.

PAYABLE TO: *Mary Doe, Beneficiary, wife of the Insured.* If there be no Beneficiary living at the death of the Insured the amount of insurance shall be payable to the executors, administrators or assigns of the Insured, unless otherwise provided in the Policy. The right to change the Beneficiary has — been reserved by the Insured.

ANNUAL PREMIUM: *Two Hundred Ninety-seven and 60/100* Dollars, payable on the delivery of this Policy, the receipt of which premium is hereby acknowledged, and a like amount payable thereafter annually at the Home Office of the Company, or as provided under the heading "General Provisions" on the second page hereof, in exchange for the Company's receipt on or before the *first* day of *January*, in every year during the continuance of this Policy, until twenty full years' premiums shall have been paid, or until the prior death of the Insured.

In Witness Whereof, the said The Prudential Insurance Company of America, at its office in the City of Newark, New Jersey, has caused this policy to be signed by its President and its Secretary, and to be duly attested, this *first* day of *January*, one thousand nine hundred and *sixteen*.

FORREST F. DRYDEN,
President.

WILLARD I. HAMILTON,
Secretary.

GENERAL PROVISIONS.

PAYMENT OF PREMIUMS.—This Policy is based upon the payment of premiums annually in advance, but if premiums be made payable in quarterly or semi-annual instalments, any future instalments of the premium for the current policy year remaining unpaid at the maturity of the Policy shall be considered an indebtedness to the Company on account of this Policy. Premiums are payable at the Home Office of the Company, but may be paid to an agent of the Company on or before the dates when due, in exchange for official receipts signed by the President or the Secretary and countersigned by an authorized agent of the Company. If any premium be not paid when due, this Policy shall be void and all premiums forfeited to the Company, except as herein provided.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this Policy, except the first, a grace of thirty-one days without interest will be allowed, during which time the Policy will remain in force, but if the Policy shall become a claim within the grace period the unpaid premiums for the then current policy year shall be deducted from the amount of insurance payable.

CHANGE OF BENEFICIARY.—If the right to change the Beneficiary has been reserved and if the Insured shall have attained to majority according to the laws of the State in which the Insured resides, the Insured may at any time while this Policy is in force, by written notice to the Company at its Home Office, change the Beneficiary or Beneficiaries under this Policy, such change to be subject to the rights of any previous assignee and to become effective only when a provision to that effect is endorsed on or attached to the Policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease.

ASSIGNMENTS.—Any assignment of this Policy must be in writing, and the Company shall not be deemed to have knowledge of such assignment unless the original or a duplicate thereof is filed at the Home Office of the Company. The Company will not assume any responsibility for the validity of an assignment.

MISSTATEMENT OF AGE.—If the age of the Insured be misstated the amount payable under this Policy shall be such as the premium would have purchased at the correct age.

SUICIDE.—If within one year from the date hereof the Insured shall die by suicide—whether sane or insane—the liability of the Company shall not exceed the amount of the premiums paid on this Policy.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date, except for non-payment of premium.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any payment or payments or in any settlement under the Policy.

REINSTATEMENT.—If this Policy be lapsed for non-payment of premium it will be reinstated any time after the date of lapse upon written application and payment of arrears of premiums with interest at the rate of five per cent. per annum, together with the reinstatement of all indebtedness, provided such indebtedness be not greater than the loan value of this Policy at the time of application for such reinstatement, and provided evidence of the insurability of the Insured satisfactory to the Company be furnished.

MODIFICATIONS, ETC.—No condition, provision or privilege of this Policy can be waived or modified in any case except by an endorsement hereon signed by the President, one of the Vice Presidents, the Secretary, one of the Assistant Secretaries, the Actuary, the Associate Actuary or one of the Assistant Actuaries. No modification or change shall be made in this Policy except such as is

in accordance with the laws of the State in which the same is issued. No Agent has power in behalf of the Company to make or modify this or any other contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise, or by making or receiving any representation or information.

BASIS OF RESERVE AND COMPUTATIONS.—The reserve upon this Policy for which funds are to be held, exclusive of any reserve on account of disability insurance, shall be computed upon the American Experience Table of Mortality with three and one-half per cent. interest per annum by the net level premium method. All computations in accordance with the terms of this Policy involving net premiums or reserve values based on a mortality table and interest shall be made upon the basis here stated.

ENTIRE CONTRACT CONTAINED IN THIS POLICY.—This Policy together with the Application, a copy of which is attached hereto, contains and constitutes the entire contract between the parties hereto, and all statements made by the Insured shall in the absence of fraud be deemed representations and not warranties; and no statement shall avoid the Policy or be used as a defence to a claim thereunder unless it be contained in the Application for the Policy and unless a copy of such Application be endorsed upon or attached to the Policy when issued.

DIVIDEND PROVISIONS.

Annually during its continuance in force, if all premiums theretofore due have been paid, this Policy will be credited with a dividend from the surplus earnings of the Company as ascertained and apportioned by the Board of Directors. Such dividend shall be (1) paid in cash or (2) applied to the reduction of the premium then due, if any; or upon written request of the Insured it may be (3) applied to the purchase of a paid-up addition to the Policy, or (4) left to accumulate to the credit of the Policy with interest at the rate of three and one-half per cent. per annum plus such additional interest as the Company may declare on such funds and payable on maturity of the Policy or withdrawable in cash on any anniversary of the Policy. Such paid-up addition may be surrendered at any time for its full reserve at the time of such surrender. If the Insured shall select no other dividend option the dividend shall be paid in cash.

PROVISIONS AS TO PERMANENT DISABILITY—WAIVER OF PREMIUMS—PAYMENT OF INSURANCE.

If the Insured, after the first premium on this Policy has been paid, shall furnish due proof to the Company, while this Policy is in full force and effect and while there is no default in the payment of premium, that he, at any time after payment of such first premium, from any cause whatsoever shall have become permanently disabled or physically or mentally incapacitated to such an extent that he by reason of such disability or incapacity is rendered wholly and permanently unable to engage in any occupation or perform any work for any kind of compensation of financial value, the Company upon receipt of such proof will waive the payment of each premium that may become payable thereafter under this Policy during such disability.

If such disability shall occur before the Insured is sixty years of age the Company will, in addition to such waiver, during such disability, pay to the Insured the amount insured, less any indebtedness, in one hundred and twenty monthly instalments during ten years, each instalment of the amount of \$9.74 per \$1,000 of insurance payable; the first instalment to become payable six months

after the Company shall have received such proof and subsequent instalments monthly thereafter. In lieu of monthly instalments the Insured shall have the privilege of receiving the said amount in annual, semi-annual or quarterly instalments payable during ten years, each instalment of the amount, respectively, of \$116.18, \$58.25 or \$29.16, per \$1,000 of insurance payable, the first instalment to be payable at the same time as provided for the first monthly instalment. The Insured shall not have the right to commute any instalments. Endorsement to the effect that the amount of insurance has become payable as herein specified shall be made on the Policy by the Company before the first instalment shall become payable.

The total amount of insurance under this Policy at any time after one or more of such instalments have been paid shall not exceed the commuted value of the unpaid instalments, and loan and non-forfeiture values correspondingly modified shall be available to the Insured irrespective of said waiver of premiums. Any indebtedness incurred on account of the Policy during the instalment period shall be deducted from the commuted value of the unpaid instalments at that time and the amount of each of such unpaid instalments shall be correspondingly reduced.

If such disability shall occur after the Insured is sixty years of age the amount of insurance hereunder shall, by endorsement hereon by the Company, be reduced by the amount of each premium so waived, and any loans and non-forfeiture values shall thereafter be based upon the amount of insurance thus reduced.

The Insured, upon demand by the Company at any time during such disability and before the Company's liability hereunder has ceased, shall furnish due proof that he actually continues in a state of disability, as defined above, and in case of his failure so to do the Insured shall be deemed to have recovered from such state of disability.

In the event that the Insured recovers from such state of disability before the Company's liability under the Policy has been fully discharged, as specified above, no further instalments shall be paid by the Company and no further premiums shall be waived, but thereafter the Policy shall, by endorsement thereon by the Company, be continued in force for the amount reduced as specified above, with any premium falling due thereafter and loan and non-forfeiture values correspondingly modified.

Any instalments remaining unpaid at the death of the Insured shall be paid to the Beneficiary designated in the Policy, provided, however, that such unpaid instalments may, at the request of the Beneficiary, be commuted at the rate of three and one-half per cent. per annum compound interest and paid in one sum.

It is specially agreed that permanent loss of the sight of both eyes, or loss by severance of both hands above the wrists, or of both feet above the ankles, or of one hand and one foot, shall be considered disability or incapacity within the meaning of this provision.

These provisions are granted without additional cost to the Insured.

LOAN PROVISIONS.

If this Policy be continued in force, the Insured may borrow from the Company, with interest at the rate of six per cent. per annum, payable at the end of each policy year, on the sole security of this Policy, an amount up to the limit of the Cash Surrender value hereinafter specified after deducting therefrom all other indebtedness on account of this Policy, by making written applic-

tion for the loan and assigning the Policy to the Company as security. Failure to repay any such indebtedness or to pay interest shall not avoid the Policy unless the total indebtedness thereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month after notice to that effect shall have been mailed by the Company to the last known address of the Insured, of the person to whom the loan was made, and of the assignee of record at the Home Office of the Company, if any. The Company reserves the right to defer any loan, other than to pay premiums on policies in the Company, for a period not exceeding ninety days after application for such loan.

(NOTE.—At any time during the continuance of this Policy a statement of any outstanding indebtedness on account of the Policy will be furnished on request.)

NON-FORFEITURE PROVISIONS.

POLICY NON-FORFEITABLE AFTER FIRST YEAR'S PREMIUM HAS BEEN PAID.

NON-FORFEITURE VALUES AT END OF FIRST AND SECOND POLICY YEARS.—If this Policy after being in force one full year or two full years shall lapse for non-payment of premium, the Company will continue in force the insurance under the Policy for a period of sixty days or of one hundred and twenty days, respectively, from the due date of such premium, as specified on the first page hereof, as indicated in the following table; provided, however, that if the death of the Insured shall occur during the period of continued insurance herein defined, there shall be deducted from the amount payable by the Company any premium that would have become due on this Policy up to the time of the death of the Insured if the Policy had been continued in force.

CASH SURRENDER VALUE.—If this Policy be legally surrendered to the Company within three months after the end of the third year from its date or of any year thereafter, and if all premiums, required by the terms of the Policy, to the end of that year have been paid in full, the Company will pay therefor the sum indicated by the following table, less any indebtedness to the Company on account of this Policy. The Company reserves the right to defer the payment of any Cash Surrender Value for a period not exceeding ninety days after application for such Cash Surrender Value.

PAID-UP LIFE POLICY.—If this Policy, after being in force three full years, shall lapse or become forfeited for the non-payment of any premium on the date when due, as specified on the first page hereof, and if the Policy be not surrendered for its Cash Value, the Company will issue a non-participating Paid-up Life Policy as specified in the following table, upon the legal surrender of this Policy within three months after the date to which premiums have been duly paid; provided, however, that if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Life Policy will be reduced by the proportion that the total indebtedness bears to the then tabular Cash Surrender Value of this Policy.

AUTOMATIC EXTENDED INSURANCE.—If this Policy, having lapsed or become forfeited as specified in the clause, "Paid-up Life Policy," above, be not surrendered for its Cash Value or for a Paid-up Life Policy, the Company will put in force in lieu of this Policy, *without any action on the part of the Insured*, a non-participating Paid-up Term Policy for the full amount insured by this Policy, such Paid-up Term Policy to be dated on the day to which premiums have been duly paid, and to continue in force for the term indicated by the following table; provided, however, that the Insured shall not have the right to borrow on such Policy and that

if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Term Policy shall be the face amount of this Policy less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run be changed to that term for which the Cash Surrender Value of this Policy herein specified, after deducting such indebtedness, will carry the modified amount at Single Premium Term rates. The Paid-up Term Policy will be delivered on the legal surrender of this Policy.

CASH SURRENDER VALUES UNDER PAID-UP LIFE AND PAID-UP TERM POLICIES.—If this Policy shall lapse, as above, and a Paid-up Life Policy be issued or a Paid-up Term Policy be put in force in lieu thereof, such Paid-up Life or such Paid-up Term Policy may be surrendered at any time for its full reserve value at the time of such surrender.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

*At the End of	Cash Surrender and Loan Values.	Paid-up Life Policy	Automatic Extended Insurance.	Days
			(See first paragraph of "Nonforfeiture Provisions," above.)	
1 Year	None	None	5 Years	60
2 Years	None	None	8 "	120
3 "	\$ 490	\$1240	10 "	241
4 "	700	1750	12 "	57
5 "	950	2320	14 "	307
6 "	1170	2800	16 "	358
7 "	1410	3300	18 "	338
8 "	1660	3810	19 "	243
9 "	1930	4320	20 "	76
10 "	2210	4840	21 "	213
11 "	2500	5360	22 "	800
12 "	2810	5900	23 "	349
13 "	3140	6440	24 "	10
14 "	3480	6990	25 "	30
15 "	3840	7550	26 "	71
16 "	4180	8040	27 "	56
17 "	4530	8530	28 "	98
18 "	4890	9010	30 "	248
19 "	5270	9510	Paid-up	286
20 "	5660			

*The tabular loan value at the end of any year, discounted at the rate of six per cent. per annum, shall be available to the Insured at any time after the entire premium for that year has been paid.

The non-forfeiture values in the above table are based upon the American Experience Table of Mortality with three and one-half per cent. interest per annum, and the net value of any such non-forfeiture value, from the third to the end of the fifteenth year, is at least equal to the entire reserve on this Policy, according to the foregoing standard, less a percentage (not more than two and one-half) of the amount insured by the Policy; thereafter, such net value is the full reserve by said standard, less a surrender charge, if made, of not more than one-twentieth of one per cent. of the amount insured by the Policy.

If this Policy be continued in force beyond the twentieth year, a table of Cash Surrender and Loan Values, as above, after twentieth year, will be furnished on application to the Home Office.

If the amount insured be increased by dividend additions the Loan and Cash Surrender Values will be increased by the full reserve on account of such additions and the other non-forfeiture values modified accordingly.

If the premiums on this Policy be paid in quarterly or semi-annual instalments, due allowance will be made in computing values from the above table for that portion of a year's premium paid over and above the full number of years' premiums indicated; provided, however, that if more than one but less than three full years' premiums shall have been paid an allowance of fifteen days of continued insurance will be made for each quarter of a year for which the premium has been paid.

PROVISIONS AS TO MODES OF SETTLEMENT AT MATURITY.

The Insured may at any time while this Policy is in force, subject to the rights of any assignee and with the power of revocation, by written notice to the Company, designate any one of the following options as the manner in which the amount of insurance shall be payable in lieu of being paid in one sum, and the Company will then endorse on the Policy that payment shall be made according to the option designated, but if the Insured shall have made no such designation, the Beneficiary shall have the right of designation; provided, however, that in no event shall Option 1 or 2 be available to an individual Beneficiary if the amount of each instalment payable thereunder to such Beneficiary would be less than \$10, nor shall Option 3 be available if the amount of insurance payable be less than \$1,000 and none of said options shall be available if the Beneficiary be a corporation or a firm.

OPTION 1. MONTHLY INSTALMENTS FOR DEFINITE NUMBER OF YEARS.—The amount of insurance or a part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the definite number of years selected, together with dividends if any, according to the following table:

Number of Years During Which Monthly Instalments are Paid.....	2	3	4	5	6	7	8	9
Amount of Monthly Instalment per \$1,000 of Insurance	\$42 55	\$28 90	\$22 03	\$17 95	\$15 20	\$13 25	\$11 78	\$10 6
Number of Years During Which Monthly Instalments are Paid.....	10	11	12	13	14	15	16	17
Amount of Monthly Instalment per \$1,000 of Insurance	\$9 74	\$9 00	\$8 39	\$7 87	\$7 42	\$7 03	\$6 69	\$6 4
Number of Years During Which Monthly Instalments are Paid.....	18	19	20	21	22	23	24	25
Amount of Monthly Instalment per \$1,000 of Insurance	\$6 14	\$5 91	\$5 70	\$5 51	\$5 34	\$5 18	\$5 04	\$4 4

OPTION 2. MONTHLY INSTALMENTS FOR DEFINITE NUMBER OF YEARS AND CONTINUOUSLY THEREAFTER.—The amount of insurance or a part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the age of the Beneficiary at the death of the Insured, together with dividends, if any, are payable during the definite number of years selected, and there

after so long as the Beneficiary shall live, as specified in the following table :

	Definite Numer of Years	Age of Beneficiary When Policy Becomes a Claim							
		16 and Under	17	18	19	20	21	22	23
Amount of Monthly Installment per \$1,000 of Insurance, Payable Dur- ing Years Stated and Thereafter During Life- time of the Beneficiary	5 Years	\$3 91	\$3 94	\$3 96	\$3 98	\$4 00	\$4 03	\$4 06	\$4 08
	10 Years	\$3 87	\$3 89	\$3 91	\$3 93	\$3 95	\$3 98	\$4 00	\$4 03
	15 Years	\$3 81	\$3 83	\$3 85	\$3 87	\$3 89	\$3 91	\$3 94	\$3 96
	20 Years	\$3 74	\$3 76	\$3 78	\$3 80	\$3 82	\$3 84	\$3 86	\$3 89
		Age of Beneficiary When Policy Becomes a Claim							
		24	25	26	27	28	29	30	31
	5 Years	\$4 11	\$4 14	\$4 18	\$4 21	\$4 25	\$4 28	\$4 32	\$4 36
	10 Years	\$4 06	\$4 09	\$4 12	\$4 15	\$4 19	\$4 22	\$4 26	\$4 30
	15 Years	\$3 99	\$4 02	\$4 05	\$4 08	\$4 11	\$4 14	\$4 18	\$4 21
	20 Years	\$3 91	\$3 94	\$3 97	\$3 99	\$4 02	\$4 05	\$4 09	\$4 12
		Age of Beneficiary When Policy Becomes a Claim							
		32	33	34	35	36	37	38	39
	5 Years	\$4 41	\$4 45	\$4 50	\$4 55	\$4 61	\$4 67	\$4 73	\$4 79
	10 Years	\$4 34	\$4 38	\$4 43	\$4 48	\$4 53	\$4 59	\$4 64	\$4 70
	15 Years	\$4 25	\$4 29	\$4 34	\$4 38	\$4 43	\$4 48	\$4 53	\$4 58
	20 Years	\$4 15	\$4 19	\$4 23	\$4 27	\$4 31	\$4 35	\$4 40	\$4 44
		Age of Beneficiary When Policy Becomes a Claim							
		40	41	42	43	44	45	46	47
	5 Years	\$4 86	\$4 94	\$5 01	\$5 10	\$5 18	\$5 28	\$5 37	\$5 48
	10 Years	\$4 77	\$4 84	\$4 91	\$4 98	\$5 06	\$5 15	\$5 24	\$5 33
	15 Years	\$4 64	\$4 70	\$4 76	\$4 83	\$4 90	\$4 97	\$5 04	\$5 12
	20 Years	\$4 49	\$4 54	\$4 59	\$4 64	\$4 70	\$4 75	\$4 80	\$4 86
		Age of Beneficiary When Policy Becomes a Claim							
		48	49	50	51	52	53	54	55
	5 Years	\$5 59	\$5 71	\$5 84	\$5 97	\$6 11	\$6 27	\$6 43	\$6 60
	10 Years	\$5 43	\$5 53	\$5 64	\$5 75	\$5 87	\$6 00	\$6 13	\$6 26
	15 Years	\$5 20	\$5 28	\$5 36	\$5 45	\$5 53	\$5 62	\$5 71	\$5 81
	20 Years	\$4 92	\$4 97	\$5 03	\$5 09	\$5 14	\$5 20	\$5 25	\$5 30
		Age of Beneficiary When Policy Becomes a Claim							
		56	57	58	59	60	61 and Over		
	5 Years	\$6 78	\$6 97	\$7 18	\$7 40	\$7 63	\$7 87		
	10 Years	\$6 40	\$6 55	\$6 70	\$6 86	\$7 02	\$7 18		
	15 Years	\$5 90	\$5 99	\$6 08	\$6 17	\$6 26	\$6 34		
	20 Years	\$5 35	\$5 39	\$5 44	\$5 48	\$5 51	\$5 55		

OPTION 3. TRUST FUND.—The amount of insurance or any portion thereof not less than \$1,000 to be left during the lifetime of the Beneficiary in trust with the Company, and the Company will pay thereon, so long as the said amount or said portion thereof remains with the Company, interest at the rate of three and one-half per cent. per annum, together with dividends, if any. The said Trust Fund shall be paid at the death of the Beneficiary to the executors or administrators of the Beneficiary.

ANNUAL, SEMI-ANNUAL OR QUARTERLY INSTALMENTS, computed at the rate of three and one-half per cent. per annum comp interest, will be paid upon request in lieu of the monthly

ments provided under Options 1 and 2, unless the Insured shall have otherwise directed in writing.

UNPAID INSTALMENTS AT DEATH OF BENEFICIARY.—If one or more instalments shall actually be paid in accordance with the provisions above and if the Beneficiary shall die before all instalments payable shall have been paid, and if there be no contingent beneficiary designated by the Insured or by the Beneficiary after the death of the Insured, the unpaid instalments will be commuted at the rate of three and one-half per cent. per annum compound interest and paid in one sum to the executors or administrators of the Beneficiary.

DIVIDENDS WITH INSTALMENTS OR INTEREST.—If the amount of insurance be payable in instalments, monthly or otherwise, or be left in trust with the Company, any dividend from the surplus earnings as ascertained and apportioned by the Board of Directors on account of amounts so payable will effect an increase in the instalments or in the interest payable on account of the trust fund, but no dividend will be declared on instalments payable after the period fixed for instalments certain.

NOTICE TO POLICYHOLDER.

Owing to the low rate of premium at which policies of this nature are issued, the surplus accruing thereunder will probably not be sufficient to enable the Company to apportion any dividend under this Policy before the end of the second year from its date.

APPLICATION.

I HEREBY DECLARE that all the statements and answers to the above questions are complete and true, and I agree that the foregoing, together with this declaration, as well as the statements and answers made or to be made to the Company's Medical Examiner, shall constitute the application and become a part of the contract of insurance hereby applied for, and it is further agreed that the policy herein applied for shall be accepted subject to the privileges and provisions therein contained, and said policy shall not take effect until the same shall be issued and delivered by the said Company, and the first premium paid thereon in full, while my health, habits and occupation are the same as described in this application.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that all the statements and answers to the above questions are complete and true, and I agree that they shall form a part of the contract of insurance applied for, and I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$362.10.

RELIANCE LIFE INSURANCE COMPANY
OF PITTSBURGH, PENNSYLVANIA.

JAMES H. REED, President.

Promises to Pay upon receipt at the Home Office of the Company in Pittsburgh of due proof of the death of *Richard H. Roe of Pittsburgh, County of Allegheny, State of Pennsylvania*, herein called the Insured, if the death of the Insured occurs within one year from the date hereof or subsequently if this Contract be renewed and be in full force, to *Mary A. Roe, wife*, Beneficiary, with right of revocation, the sum of *Ten Thousand Dollars*, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year.

All insurance provided by this policy is based upon the application therefor, a copy of which is hereto attached and made a part of this Contract, and the payment of the annual premium of *Three Hundred Sixty-two Dollars and Ten cents* on the *Tenth* day of *February, 1914*, as the premium for one year's insurance, the payment of the first annual premium being hereby acknowledged; and this policy will be renewed as a Limited Payment Life Policy upon the further payment of a like amount on or before the *Tenth* day of *February* in each and every year hereafter until *Twenty* full years' premiums including the first shall have been paid after which no further premiums will be required. The first year's insurance under this policy is term insurance. The privileges, conditions and provisions on the succeeding pages of this policy are made a part of this Contract as fully as if stated over the signatures hereto affixed.

In Witness Whereof, the Company has caused this policy to be executed this *Tenth* day of *February* in the year one thousand nine hundred and *fourteen*.

H. G. SCOTT,
Secretary.

JAMES H. REED,
president.

PRIVILEGES, CONDITIONS AND PROVISIONS.

CHANGE OF BENEFICIARY.—The Insured, subject to any existing assignment of the policy, may designate a new beneficiary by filing written notice thereof at the Home Office of the Company accompanied by the policy for suitable endorsement thereon. If any beneficiary shall die before the Insured and the Insured shall not have designated a new beneficiary, the interest of such beneficiary shall be payable to the Insured, *his* executors, administrators or assigns.

PREMIUMS.—All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery of a receipt signed by the President or Secretary of the Company and countersigned by said Agent. A grace of one month, or thirty-one days, subject to an interest charge at the rate of five per centum per annum shall be granted for the payment of every premium after the first, during which period the insurance shall continue in force. If the Insured shall die during the days of grace, the ~~overdue~~ premium will be deducted from any amount payable hereon.

settlement hereunder. Except as herein provided the payment of a premium or installment thereof shall not maintain the policy in force beyond the date when the next premium or installment thereof is payable.

SELF DESTRUCTION.—Self destruction during the first policy year, whether the insured be sane or insane, is a risk not assumed by the Company, but in such case the Company will return, in full, all premiums actually received.

INCONTESTABILITY.—This policy contains no restrictions upon the Insured in respect to occupation, residence or travel from date of issue. The policy and the application therefor, a copy of which is hereto attached, constitute the entire contract between the parties and shall be incontestable after one year from its date, except for non-payment of premiums. All statements made by the Insured in said application shall, in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid the policy unless it is contained in the written application hereof, a copy of which is hereto attached.

If the age of the Insured has been mis-stated, the amount payable hereunder shall be such as the premium would have purchased at the correct age.

PARTICIPATION.—This policy shall participate in the divisible surplus on the participating business and beginning at the end of the first policy year, provided the second year's premium is paid in cash, dividends shall be declared annually during its continuance. The dividends shall be available to the Insured or assigns under one of the following options:

1st.—Drawn in Cash; or,

2nd.—Left with the Company, in which case compound interest at a rate of not less than three and one-half per centum per annum will be allowed thereon; or,

3rd.—Applied toward the payment of any premium or premiums; or,

4th.—Applied to purchase paid-up additions to the policy. Such paid-up additions may be surrendered for cash at any time, and the cash value thereof shall not be less than the original cash dividends. If no option has been made, the dividend shall be applied under the *Fourth* option.

LOANS.—After three full years' premiums have been paid, the Company at any time, while this policy is in force, will advance, on proper assignment of this policy and on the sole security thereof, at a rate of interest not greater than five per centum per annum, which interest if not paid annually shall be added to the principal and bear the same rate of interest, a sum equal to, or, at the option of the owner of the policy, less than, the reserve at the end of the current policy year on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality and interest at the rate of three and one-half per centum per annum, less not more than two and one-half per centum of the amount insured by this policy and of any dividend additions thereto.

The Company, however, will deduct from such loan value any existing indebtedness to the Company on the policy and any unpaid balance of the premium for the current policy year, and may collect interest in advance on the loan to the end of the current policy year. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure and until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

OPTIONS ON SURRENDER OR LAPSE.—After this policy shall have been in force three full years, the owner, within one month after any default, may elect (a) to accept the value of this policy in

cash, or (b) to have the insurance continued in force from date of default, without future participation and without the right to loans, for its face amount, including any outstanding dividend additions, less any indebtedness to the Company hereon, or (c) to purchase non-participating paid-up insurance, payable at the same time and on the same conditions as this policy. The cash value will be the reserve at the date of default on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality and interest at the rate of three and one-half per centum per annum, less not more than two and one-half per centum of the amount insured by this policy and of any dividend additions thereto, and less any existing indebtedness to the Company on this policy. The term for which the insurance will be continued or the amount of the paid-up policy will be such as the cash value will purchase as a net single premium at the attained age of the Insured according to the American Experience Table of Mortality and interest at the rate of three and one-half per centum per annum. If the owner shall not, within one month from default, surrender this policy to the Company at its Home Office for a cash surrender value or for paid-up insurance as provided in options (a) and (c), the insurance will be continued as provided in option (b).

The figures in the following table are computed in accordance with the above provisions and upon the assumption that there is no indebtedness on the policy, and that there are no outstanding dividend additions.

NON-FORFEITURE TABLE.

The figures apply to a policy for \$1000. As this contract is for \$10,000 the loan, cash or paid-up insurance available in any year will be *ten times* the amount stated in the table for that year.

At end of	Cash or Loan.	Automatic Extension.		Paid-up Insurance.	At end of	Cash or Loan.	Automatic Extension.		Paid-up Insurance.
		Yrs.	Mos.				Yrs.	Mos.	
1st Yr.	\$38	4	4	\$96	12th Yr.	\$279	21	10	\$586
4th "	58	6	8	145	13th "	310	22	10	638
5th "	85	9	9	209	14th "	343	23	9	690
6th "	109	12	2	262	15th "	377	24	8	741
7th "	137	14	6	321	16th "	412	25	9	793
8th "	164	16	6	376	17th "	448	26	11	844
9th "	191	18	1	429	18th "	486	28	4	896
10th "	219	19	6	482	19th "	525	30	7	947
11th "	249	20	9	534	20th "	566	Life.		1000

The first year's insurance under this policy is term insurance.

All values for years subsequent to the twentieth will be equal to or equivalent to the entire reserve of the policy. Figures for later years will be furnished upon request.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company, until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

REINSTATEMENT.—If default be made in premium payments and the policy has not been surrendered to the Company and cancelled, it may be reinstated at any time within three years, provided the Insured shall furnish evidence of good health satisfactory to the Company, and pay all overdue premiums to date of reinstatement, with interest thereon at five per centum per annum.

OPTIONS AT MATURITY.—The Insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-half per centum per annum, payable annually, to the payee under this policy.

at the end of each year during the life of the payee, and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following table for each \$1,000 of said net sum.

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive in accordance with the following table for each \$1,000 of said net sum.

Installments payable under options (2) or (3) which shall not have been paid prior to the death of the payee, shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

If the Insured shall not have directed otherwise the beneficiary may, after the death of the Insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the Insured the payee may on any interest date receive the amount yet due under option (1), and may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (2) in the following table, provided that no such commutation will be made under (3), except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR EACH \$1,000.

OPTION 2.		OPTION 3.					
NUMBER OF ANNUAL INSTALLMENTS	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT
2	\$49 00	20	\$42 24	20	\$40 20	20	\$40 00
3	\$34 00	21	43 46	21	42 79	21	42 20
4	\$26 00	22	45 07	22	44 27	22	44 20
5	\$20 00	23	46 28	23	45 49	23	45 27
6	\$16 00	24	47 49	24	46 71	24	46 27
7	\$13 00	25	48 70	25	47 92	25	47 27
8	\$10 00	26	49 91	26	49 13	26	48 27
9	\$8 00	27	51 12	27	50 34	27	49 27
10	\$6 00	28	52 33	28	51 55	28	50 27
11	\$5 00	29	53 54	29	52 76	29	51 27
12	\$4 00	30	54 75	30	53 97	30	52 27
13	\$3 00	31	55 96	31	55 18	31	53 27
14	\$2 00	32	57 17	32	56 39	32	54 27
15	\$1 00	33	58 38	33	57 60	33	55 27
16	\$0 00	34	59 59	34	58 81	34	56 27
17	\$0 00	35	60 80	35	59 02	35	57 27
18	\$0 00	36	62 01	36	60 23	36	58 27
19	\$0 00	37	63 22	37	61 44	37	59 27
20	\$0 00	38	64 43	38	62 65	38	60 27
21	\$0 00	39	65 64	39	63 86	39	61 27
22	\$0 00	40	66 85	40	65 07	40	62 27
23	\$0 00	41	68 06	41	66 28	41	63 27
24	\$0 00	42	69 27	42	67 49	42	64 27
25	\$0 00	43	70 48	43	68 70	43	65 27
26	\$0 00	44	71 69	44	69 91	44	66 27
27	\$0 00	45	72 90	45	71 12	45	67 27
28	\$0 00	46	74 11	46	72 33	46	68 27
29	\$0 00	47	75 32	47	73 54	47	69 27
30	\$0 00	48	76 53	48	74 75	48	70 27
31	\$0 00	49	77 74	49	75 96	49	71 27
32	\$0 00	50	78 95	50	77 17	50	72 27
33	\$0 00	51	80 16	51	78 38	51	73 27
34	\$0 00	52	81 37	52	79 59	52	74 27
35	\$0 00	53	82 58	53	80 80	53	75 27
36	\$0 00	54	83 79	54	82 01	54	76 27
37	\$0 00	55	85 00	55	83 22	55	77 27
38	\$0 00	56	86 21	56	84 43	56	78 27
39	\$0 00	57	87 42	57	85 64	57	79 27
40	\$0 00	58	88 63	58	86 85	58	80 27
41	\$0 00	59	89 84	59	88 06	59	81 27
42	\$0 00	60	91 05	60	89 27	60	82 27
43	\$0 00	61	92 26	61	90 48	61	83 27
44	\$0 00	62	93 47	62	91 69	62	84 27
45	\$0 00	63	94 68	63	92 90	63	85 27
46	\$0 00	64	95 89	64	94 11	64	86 27
47	\$0 00	65	97 10	65	95 32	65	87 27
48	\$0 00	66	98 31	66	96 53	66	88 27
49	\$0 00	67	99 52	67	97 74	67	89 27
50	\$0 00	68	100 73	68	98 95	68	90 27
51	\$0 00	69	101 94	69	100 16	69	91 27
52	\$0 00	70	103 15	70	101 37	70	92 27
53	\$0 00	71	104 36	71	102 58	71	93 27
54	\$0 00	72	105 57	72	103 79	72	94 27
55	\$0 00	73	106 78	73	105 00	73	95 27
56	\$0 00	74	107 99	74	106 21	74	96 27
57	\$0 00	75	109 20	75	107 42	75	97 27
58	\$0 00	76	110 41	76	108 63	76	98 27
59	\$0 00	77	111 62	77	109 84	77	99 27
60	\$0 00	78	112 83	78	111 05	78	100 27
61	\$0 00	79	114 04	79	112 26	79	101 27
62	\$0 00	80	115 25	80	113 47	80	102 27
63	\$0 00	81	116 46	81	114 68	81	103 27
64	\$0 00	82	117 67	82	115 89	82	104 27
65	\$0 00	83	118 88	83	117 10	83	105 27
66	\$0 00	84	120 09	84	118 31	84	106 27
67	\$0 00	85	121 30	85	119 52	85	107 27
68	\$0 00	86	122 51	86	120 73	86	108 27
69	\$0 00	87	123 72	87	121 94	87	109 27
70	\$0 00	88	124 93	88	123 15	88	110 27
71	\$0 00	89	126 14	89	124 36	89	111 27
72	\$0 00	90	127 35	90	125 57	90	112 27
73	\$0 00	91	128 56	91	126 78	91	113 27
74	\$0 00	92	130 77	92	127 99	92	114 27
75	\$0 00	93	131 98	93	129 20	93	115 27
76	\$0 00	94	133 19	94	130 41	94	116 27
77	\$0 00	95	134 40	95	131 62	95	117 27
78	\$0 00	96	135 61	96	132 83	96	118 27
79	\$0 00	97	136 82	97	134 04	97	119 27
80	\$0 00	98	138 03	98	135 25	98	120 27
81	\$0 00	99	139 24	99	136 46	99	121 27
82	\$0 00	100	140 45	100	137 67	100	122 27

TOTAL AND PERMANENT DISABILITY.—If the Insured has not attained the age of sixty years after one full annual premium has been paid and before a default in the payment of any subsequent premium, this policy will become fully paid up, requiring no further payment of premiums by the Insured, provided evidence, satisfactory to the Company, shall be furnished by the Insured that he has become totally and permanently disabled for life by bodily injury or disease, and is thereby prevented from performing any and every kind of duty pertaining to his occupation or any other occupation or gainful pursuit. On receipt of such evidence the Company will endorse the proper provision hereon. In such event the cash, loan and surrender values shall increase from year to year, and this policy shall participate in any distribution of surplus in its class in like manner as if the premiums had been regularly and duly paid by the Insured.

During the period of total and permanent disability, and at any time one year after the premium anniversary date first following

the date of such disability, the Company will, at the request of the insured and beneficiary or assignee, if any, pay a monthly income amounting to 1% of the face value of the policy, if there be no existing indebtedness, or if there be such indebtedness, 1% of the face value of the policy less such indebtedness; such payments to continue until the total amount of payments made shall equal the face of the policy, less all indebtedness, if any, at which time the Company's liability under this contract shall cease. In the event of the death of the Insured before the full amount of this policy has been paid to the Insured, beneficiary or assignee, the Company will pay the remaining amount due under this contract upon due proof of death. The cash, loan and surrender values will bear the same proportion to the full cash, loan and surrender values stated in table, on page 2, as the remaining amount of insurance under this contract bears to the original amount of insurance.

If, however, the Insured shall recover, so as to be able to engage in any occupation for wages or profit during the premium payment period, or before the full amount of the policy is paid, he shall then be required to pay all premiums becoming due under this contract after the date of recovery, and the liability of the Company will be limited to the face of the policy less all payments made to the Insured and less all indebtedness thereon.

The.....Annual premium for this clause is \$5.00 and is included in the whole premium charged for this policy, and this clause may be cancelled at any time by the Insured, and thereafter the Disability Insurance shall cease and the premium on this policy shall be reduced by the amount named herein, provided the policy be returned to the Company for proper endorsement.

Agents are not authorized to modify this policy or to extend the time for paying a premium.

APPLICATION.

I hereby declare and agree that all statements and answers written in this application marked Part I, and all those that I make to the Company's Medical Examiner marked Part II, are true, full and complete and are offered to the Company as a consideration for the contract of insurance, which I hereby agree to accept, and which shall not take effect until the first premium shall have been actually paid, while I am in good health, and the policy shall have been signed by the duly authorized officers of the Company and issued. I also agree that in any distribution of surplus, or apportionment of profits, the principles and methods which may then be in use by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted by all parties having or claiming any interest thereunder.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I have concealed nothing from the Examiner and that to the best of my knowledge and belief I am in good health and am a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PAYMENT LIFE NON-PARTICIPATING POLICY
WITH DISABILITY BENEFITS.

No. 99999.

Age 35.

AMOUNT, \$10,000.

PREMIUM, \$309.40.

RESERVE LOAN LIFE INSURANCE COMPANY,
INDIANAPOLIS, INDIANA.

Hereby promises and agrees to pay *Ten Thousand Dollars*, at the Home Office of the Company, to *Mary Doe*, wife of the insured, within twenty-four hours after receipt of due proof of the death of *John Doe* (hereinafter called the insured), of *Indianapolis*, County of *Marion*, State of *Indiana*.

This policy is issued in consideration of the payment in advance of *Three hundred nine and 40/100 Dollars*.

It will be continued as a limited payment life policy upon the further payment of a like amount on or before 12 o'clock noon (Central Standard Time), of the *2nd* day of *November* in each year thereafter until *Nineteen* additional annual premiums have been paid or until the prior death of the insured.

This Policy shall not take effect unless the insured is alive and in good health at the time of its delivery; nor then unless the first premium has been paid.

All the conditions stated on the back of this Policy are hereby referred to and made a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

State of Indiana, Office of Auditor of State, Indianapolis, Nov. 1, 1915.—I, D. J. Crittenberger, Auditor of the State of Indiana, do hereby certify that the Reserve Loan Life Insurance Company of Indianapolis, Indiana, has complied with the laws of the State of Indiana, and maintains with this department a deposit of the legal reserve on its policies, as required by law.

D. J. CRITTENBERGER, Auditor of State.

In Testimony Whereof, the RESERVE LOAN LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary, at Indianapolis, Indiana, this *2nd* day of *November*, One Thousand Nine Hundred and *Fifteen*.

G. L. STAYMAN, Secretary.

CHALMERS BROWN, President.

PRIVILEGES AND CONDITIONS.

This contract is absolutely free from conditions as to residence, occupation, travel or place of death, and no permit or extra premium will be required for military or naval service in time of war or in time of peace.

TABLE OF GUARANTEED VALUES.

Annual Pre- miums Paid	Cash or Loan Value	Paid- up Insur- ance	Insurance Extended		Annual Pre- miums Paid	Cash or Loan Value	Paid up Insur- ance	Insurance Extended	
			Years	Months				Years	Months
3	\$ 380	\$ 960	4	1	12	\$2760	\$5790	20	2
4	590	1460	6	5	13	3100	6380	21	3
5	810	1970	8	7	14	3430	6900	22	3
6	1050	2490	10	6	15	3770	7410	23	2
7	1300	3040	12	1	16	4120	7930	24	1
8	1560	3570	14	2	17	4480	8440	25	2
9	1840	4100	16	—	18	4860	8960	26	5
10	2130	4670	17	7	19	5250	9470	27	11
11	2440	5220	19	—	20	5660	10000	For	Life

The reserve on this policy and all surrender values contained therein are based on the American Experience Table of Mortality with three and one-half per cent. interest, and in no case does the surrender charge amount to more than two and one-half per cent. of the amount insured hereby. The first year's insurance under this policy is term insurance, purchased by the whole or part of the premium to be received during the first policy year, and the policy shall be valued according to its terms and the laws of the State of Indiana.

In the event of no indebtedness hereon, the values in the above Table will apply. Any indebtedness hereon may be paid in cash and the values in the Table will then apply, or if not so paid, the cash and loan values will be reduced by the amount of the indebtedness; the paid-up insurance will be reduced in the ratio of the indebtedness to the net value of such paid-up insurance; and the extended insurance shall be for as long a term as the balance, left after deducting the indebtedness from the net value of the extended insurance as shown in the Table, will purchase as a net single premium. Premium payments for fractional parts of a year, if any, will proportionately increase the values in the Table. Values after twenty years shall be equivalent to the full reserve on this policy.

LOAN VALUE.—At any time after two years from the date hereof, and while this policy is in force, the Company will, within ninety days after receipt of written request by the insured, loan upon the sole security of this policy up to the amount indicated in the Table of Guaranteed Values opposite the current policy year. The Company will require a satisfactory assignment of the policy as security, and will deduct from the loan any existing indebtedness on or secured by this policy, any unpaid balance of the premium for the current policy year and interest at the rate of six per cent. per annum to the end of the current policy year. Failure to pay any loan or interest thereon shall not avoid this policy unless the total indebtedness to the Company shall equal or exceed the legal reserve on this policy, nor until thirty-one days after legal notice shall have been mailed by the Company to the last known address of the insured, and assignee, if any, if such assignee has notified the Company of his address.

CASH VALUE.—At any time after three annual premiums have been paid hereon, and within one month from date of default in payment of any premium, the Company will, within ninety days after receipt of written request by the insured, with a full and valid surrender of this Policy and all claims hereunder, pay a cash surrender value as indicated in the Table of Guaranteed Values opposite the number of years for which annual premiums have been paid. Cash values are at least equal to the sum which would otherwise be available for the purchase of extended insurance.

PAID-UP INSURANCE.—At any time after three annual premiums have been paid hereon, and within one month from date of default in payment of any premium, the Company will, upon written request by the insured, convert this Policy into paid-up non-participating insurance in the sum shown in the Table of Guaranteed Values opposite the number of years for which annual premiums have been paid.

EXTENDED INSURANCE.—At the expiration of three years from the date hereof, if any subsequent premium be not paid when due, the Company will, without action on the part of the insured, extend this policy as non-participating term insurance, without loan values, for the term provided in the Table of Guaranteed Values opposite the number of years for which annual premiums have been paid.

INCONTESTABLE.—If the premiums are duly paid as required, this policy shall be incontestable after it has been renewed beyond the first year.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days (without interest), during which time this policy will remain in force, will be allowed for the payment of any annual, semi-annual or quarterly renewal premium; Provided, that if the insured shall die within such period of grace the unpaid premium for the current policy year will be deducted in any settlement under the policy.

PREMIUMS.—Premiums are due and payable in advance at the Home Office of the Company, in the City of Indianapolis, Indiana, or to a designated collector, but in any case only in exchange for the Company's receipt therefor, signed by the Secretary and countersigned by such collector. Upon default in payment of any premium, or any note or interest thereon, whether such note be given for the first or subsequent premium, this policy shall be null and void and all premiums forfeited to the Company, except as herein provided.

CHANGE OF BENEFICIARY.—This contract is made with the person whose life is insured hereby and the beneficiary shall have no interest in this policy until after the death of the insured. The insured during lifetime reserves the right, without the consent of the beneficiary, to surrender this policy to the Company for cancellation, cash, paid-up or extended insurance. The insured may change the beneficiary named herein, provided this policy has not been assigned. Such change will take effect when endorsed hereon by the Company. If any beneficiary shall die before the insured, the amount which would have been payable to such deceased beneficiary shall be payable to the executors, administrators or assigns of the insured.

REINSTATEMENT.—If this policy shall lapse because of default in payment of premium, or any note or interest thereon, it may be reinstated at any time, upon payment of overdue premiums with interest compounded at five per cent. per annum, subject to evidence of good health satisfactory to the Company.

POLICY TO CONTAIN ENTIRE CONTRACT.—This policy and the application herefor (a copy of which application is attached hereto) shall constitute the entire contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement made by the insured shall avoid this policy unless it is contained in the written application therefor. No action at law or suit in equity shall be commenced or maintained hereon nor recovery had unless such action or suit is commenced within five years after the cause of action shall accrue.

PROOFS OF DEATH.—Proofs of death of the insured and of the interest of the claimant must be furnished to the Company at its Home Office in the City of Indianapolis, Indiana. Any indebtedness hereon, including any balance of the current year's premium remaining unpaid, will be deducted in the settlement thereof.

MISSTATEMENT OF AGE.—If the age of the insured was misstated in the application on which this policy was issued, the amount payable shall be the insurance which the premium paid would have purchased at the correct age of the insured.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless it be filed with the Company at its Home Office in the City of Indianapolis, upon blanks furnished by the Company. The Company assumes no responsibility as to the validity of any assignment.

SUICIDE.—Self-destruction within one year from the date hereof, whether the insured be sane or insane, is not a risk assumed by the Company, but in such cases the Company will return the premiums actually paid hereon.

INSTALMENT BENEFITS.

OPTION 1. This policy is issued payable in one sum at the death of the insured, but the insured may at any time, while this policy is in force and unassigned, change the manner of such payment from one sum to payment by monthly or annual instalments; the first instalment to be paid at same time as cash settlement would otherwise have taken place, and each succeeding instalment to be paid on like date in each month or year thereafter until all instalments shall have been paid. On this plan the Company will pay, in lieu of each One Thousand Dollars of insurance herein provided, the following amounts:

\$1,071.50 divided into fifty monthly instalments of.....\$21.43 each
 \$1,148.00 divided into one hundred monthly instalments of..\$11.48 ea.
 \$1,161.70 divided into ten annual installments of.....\$116.17 each
 \$1,258.20 divided into fifteen annual instalments of.....\$83.88 each
 \$1,359.60 divided into twenty annual instalments of.....\$67.98 each

OPTION 2. In lieu of a cash settlement under this policy the insured may, at any time while this policy remains in force and unassigned, have the option of securing from the Company an instalment policy; the amount of the instalment to be determined by the age of the beneficiary at the death of the insured, and by the following table of instalments for each One Thousand Dollars principal sum insured. Twenty instalments at least will be paid, but instalments will continue during the lifetime of the beneficiary. The first instalment will be paid at the same time as cash settlement would otherwise have taken place, and each succeeding instalment on like date of each year thereafter during the lifetime of the beneficiary. If the beneficiary should die before the completion of the twenty instalment payments, the unpaid instalments will be paid thereafter to the executor, administrator or assigns of the beneficiary.

20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary
\$45 24	29	\$47 98	38	\$52 02	47	\$57 53	56	\$63 43
45 49	30	48 38	39	52 56	48	58 20	57	64 00
45 76	31	48 75	40	53 13	49	58 88	58	64 53
46 03	32	49 16	41	53 71	50	59 56	59	65 03
46 32	33	49 59	42	54 31	51	60 24	60	65 50
46 63	34	50 04	43	54 92	52	60 91	61	65 92
46 94	35	50 51	44	55 55	53	61 57	62	66 30
47 27	36	51 00	45	56 20	54	62 21	63	66 64
47 62	37	51 50	46	56 86	55	62 83	64	66 94

DOUBLE INDEMNITY AND TOTAL DISABILITY.

In consideration of the payment of twenty cents per thousand insurance, which is included in the premium named on the face of this policy,

If fatal injuries are sustained by the insured by reason of the wrecking, collision, lurching or swaying, of any railway passenger car using steam or electricity as motive power, the insured being a passenger within such car at the time of such injury; or by the fall or negligent operation of any licensed passenger elevator, within which the insured shall at the time be riding as a passenger; or are caused by the burning of a building while the insured is therein, the amount payable to the beneficiary under this policy shall be double the principal sum insured hereby: Provided, that no fatal injury sustained while getting on or off or being upon the step or steps or platform of any railway, or street railway car, shall be covered by this double indemnity clause; or,

Should the insured suffer an injury through external, violent and accidental means, resulting in the severance of both hands at or above the wrist; or the severance of both feet at or above the ankle; or the severance of one hand and one foot at or above the wrist and ankle; or the total loss of the sight of both eyes; or the total loss of the sight of one eye and the severance of one hand at or above the wrist; or the total loss of the sight of one eye and the severance of one foot at or above the ankle; the insured shall be deemed totally disabled, and the full amount insured by this policy shall be payable to said insured upon due proof of such disability and the surrender of this policy for cancellation.

The insured may cancel this double indemnity and total disability insurance on any anniversary of this policy, and after such cancellation the premium named on the face hereof shall be reduced by the premium charged therefor; or it will be automatically cancelled when premiums cease to be paid.

Attached to and forming part of Policy No. 99999, issued by the Reserve Loan Life Insurance Company.

APPLICATION.

I hereby agree that all provisions of law forbidding any physician who has attended or who may attend me, from disclosing any and all information which he has or may acquire by such attendance, are hereby expressly waived; that in any distribution of surplus, the principles and methods which may then be in use by the Company for determination of the amount and its apportionment are hereby accepted; that the policy shall not take effect unless I am alive and in good health at the time of its delivery to me; nor then unless the first premium is paid in cash or a note for extension of time for such payment is accepted by the Company at its Home Office in Indianapolis, Indiana, and that the method or plan of conducting the business of said Company may at any time be changed to such plan as may be provided by any law of the State of Indiana relating to Life Insurance Companies. I hereby agree that each statement made herein and in Part 2 of this application, by whomsoever they be written, are full, true and complete, and that each of the same is material to the risk.

I certify that the above declaration was made by the applicant, and that I witnessed his signature thereto.

.....Soliciting Agent.

MEDICAL EXAMINER'S FORM.

I hereby declare that I have read each of the above answers and that they are full, complete and true and material to the risk.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFIT RIDER

No. 99,999.
Amount \$10,000.

Age 35.
Premium \$372.50.

THE ROYAL UNION MUTUAL LIFE INSURANCE
COMPANY OF DES MOINES, IOWA.

AGREES TO PAY *Ten Thousand* Dollars, at its home office, to *Clara D. Moines (wife of insured)*, beneficiary, if living, (with right of revocation), otherwise to the executors, administrators or assigns of the Insured, upon receipt of due proofs of the death of *Graydon D. Moines*, the Insured, during the term of one year from the date hereof. The first year's insurance under this policy is term insurance.

The consideration for this insurance shall be the declarations, answers and agreements made in the application for this policy, a copy of which shall be endorsed hereon, or attached hereto, and made a part thereof, and the payment of *Three Hundred Seventy-two and 50/100* Dollars in advance on the *1st* day of *September, 1914*, receipt of which is hereby acknowledged.

IN CONSIDERATION of the said application, and the payment of like amounts on the same dates in the succeeding *nineteen* years or until the prior death of the Insured, this insurance shall continue after the first year until the death of the Insured.

OPTIONAL LIFE ANNUITY.—On the anniversary nearest the age of 65 of the Insured, this policy may be surrendered, and the reserve will then purchase an annuity of \$820.00, payable annually during the life of the Insured; the first payment to be deferred one year.

The general conditions and benefits stated on the following pages hereof are hereby made a part of this contract as fully as if recited over the signatures hereto affixed.

Signed, sealed and issued in the City of Des Moines, Iowa, this *1st* day of *September, 1914*.

FRANK D. JACKSON,
President.

SYDNEY A. FOSTER,
Secretary.

CONDITIONS, BENEFITS AND PRIVILEGES.

THE CONTRACT.—This policy and the application therefor, taken together, constitute the entire contract, which cannot be varied in any of its terms waived, except in writing, endorsed hereon and signed at the Home Office by the President or Secretary of the Company, whose authority for this purpose shall not be delegated. And it is agreed that there are no erasures on this contract as issued and no part or parts of its printed or written context stricken out or altered. No agent can make, alter or discharge this contract or vary or extend its terms. All statements of the insured in his application shall, in the absence of fraud, be deemed representations and warranties, and no such statement shall void this policy unless it be contained in the written application therefor, and a copy of such application be attached to the policy when issued.

PREMIUM PAYMENTS.—Each premium is due and payable at noon on the dates specified, at the Home Office of the Company; it may be paid elsewhere only to an authorized collector in exchange for the Company's receipt signed by its President or Secretary and countersigned by said collector. If such payments are not made in accordance herewith, all insurance and rights hereunder, except such as are hereinafter provided for, shall be forfeited without notice of forfeiture or special action on the part of the Company.

GRACE IN PAYMENT OF PREMIUMS.—After this policy shall have been in force one year, thirty-one days of grace shall be allowed in the payment of premiums, during which period the premiums shall be subject to an interest charge at a yearly rate of six per cent. If death occurs during said period the amount of the unpaid premium with interest, shall be deducted from the amount payable hereunder. No agent or collector can extend the time for payment of premium nor make any binding agreement in relation thereto.

REINSTATEMENT.—At any time after default in payment of premium hereon, or after any non-forfeiture or surrender value option (except cash surrender value) herein given, shall have been taken this policy may be reinstated to its original form and amount by payment to the Company of arrears of premiums with interest at the rate of six per cent. per annum, and payment or reinstatement of any indebtedness existing against the policy at the time of the default, with interest at six per cent., provided that evidence of insurability satisfactory to the Company be furnished, (without expense to the Company).

CHANGE OF BENEFICIARY.—If the right of revocation has been reserved, or in case of the death of the designated beneficiary, the insured may at any time while the policy is in force, and subject to any existing assignment of the policy, designate a new beneficiary (with or without the right of revocation) by filing written request therefor at the Home Office, together with this policy; such change to take effect on the endorsement thereof on the policy by the Company.

ASSIGNMENT OF POLICY.—No assignment hereof shall be binding upon the Company unless a duplicate original thereof shall have been filed at the Home Office. Assignment blanks will be furnished upon application. Proof of interest may be required when the policy becomes payable or when any settlement thereof

thereunder is demanded. The Company does not guarantee the validity of any assignment.

EXISTING INDEBTEDNESS DEDUCTED.—Any existing indebtedness to the Company, including any balance of the premium for the then current insurance year remaining unpaid, shall be deducted in any settlement of this policy, or of any benefit or option thereunder.

LOANS.—At the end of the third or any subsequent policy year, there being no default in any payment, the Company will loan, on proper assignment and delivery to it of this policy and on the sole security thereof, a sum equal to, or at the option of the owner of this policy, less than the cash surrender value at the end of such policy year, deducting therefrom interest in advance for one year and all other indebtedness to the Company on said policy. Said loan shall bear interest at the rate of six per cent. per annum, which, if not paid when due shall be added to the existing loan and bear interest at the same rate. Failure to repay said loan or pay interest thereon shall not void the policy unless the total indebtedness upon such loan and policy shall equal or exceed the cash value hereunder, in which event and whereupon the policy shall cease and become void.

INCONTESTABILITY.—After one year from date hereof, this policy shall be incontestable except for non-payment of premiums.

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the true age.

SELF-DESTRUCTION.—In case of self-destruction of the insured while sane or insane, within one year from date of this policy, the Company will pay to the beneficiary, on satisfactory proof of death of the insured, and the surrender of the policy, fully receipted, ten per cent. of the face hereof.

VALUATION FOR RESERVES.—The reserve on this policy shall be valued by the preliminary term method in accordance with the laws of Iowa, except valuations may be varied to comply with the laws governing valuations for the states in which such policies are delivered; but the basis shall be the American Experience Table of Mortality and three and one-half per cent. interest.

FREEDOM FROM RESTRICTION.—This policy is absolutely free from restriction as to residence, travel, or occupation, from the date of its issue, except engagement at any time in military or naval service during war. Such engagements shall require the written permission of the Company and the payment of an extra premium, at the established rate, while so engaged. In case of death during such engagement and without the Company's written permission, the liability of the Company hereunder shall be limited to the amount of the then legal reserve on this policy.

GUARANTEED SURRENDER VALUE AND NON-FORFEITURE BENEFITS.—At the end of the third or any subsequent policy year, premiums having been paid in full to the end of such year, and on default in payment of a subsequent premium or at any time within the period of grace thereafter, the owner of this policy shall be entitled to any one of the following Guaranteed Surrender Value and Non-Forfeiture Benefits, the amounts of the same being stipulated in the table given below, for the number of full years, for which premiums shall have been paid, the net value of which shall not be less than

the legal reserve on the policy and any existing additions thereto at the end of such years, computed by the American Experience Table of Mortality and three and one-half per cent. interest less a sum not more than two and one-half per centum of the amount insured by the policy and of any existing additions thereto; (a) the cash value stipulated herein shall be at least equal to the sums which would otherwise be available for the purchase of paid-up insurance under options (b) and (c), and shall be paid on surrender of the policy to the Company, properly receipted; (b) the policy, on presentation thereof to the Company for endorsement and on written request of the Insured, will be continued in force for the full amount of insurance hereunder and without further payment of premiums or medical re-examination and without the right to loans or dividends, for the period specified herein; (c) the policy, on presentation thereof to the Company for endorsement, will be continued in force for the reduced amount of non-participating paid-up insurance stipulated herein payable as originally provided.

If no choice of other options has been made, option (c) shall become effective without action on the part of the Insured; and whenever presented the policy shall be so endorsed.

If quarterly or semi-annual premiums have been paid for one quarter, one-half or three-quarters of a year beyond the end of the third year or of any year thereafter, the cash, paid-up, or extended insurance values shown herein will be proportionately adjusted as follows: one-quarter, one-half or three-quarters of the difference between the value or extended insurance period for the end of the previous year and the value or period for the next year shall be added to the value or period for the previous year.

The figures in the following table are computed in accordance with the above provision and under the assumption that there is no indebtedness on the policy, and that all dividends have been drawn in cash.

TABLE OF GUARANTEED LOAN AND SURRENDER VALUES AND NON-FORFEITURE BENEFITS.

Policy Year	Re-serve	Surrender Charge	Cash or Loan Values	Paid-up Ins. Values	Extended Term Ins.		Policy Year	Cash or Loan Values (Full Reserve)	Paid-up Ins. Values	Extended Term Ins.	
					Yrs.	Mos.				Yrs.	Mos.
3	\$428	\$55	\$ 373	\$ 950	4	3	12	\$2795	\$5870	21	10
4	654	48	606	1510	6	11	13	3109	6390	22	10
5	889	41	848	2070	9	7	14	8435	6900	23	9
6	1132	34	1098	2620	12	1	15	3772	7420	24	8
7	1384	25	1359	3180	14	5	16	4122	7980	25	9
8	1646	17	1629	3730	16	4	17	4485	8450	26	11
9	1918	9	1909	4280	18	0	18	4862	8960	28	4
10	2200	..	2200	4820	19	6	19	5254	9480	30	7
11	2492	..	2492	5350	20	9	20	5662	10000	Paid up	

DIVIDENDS.—In accordance with the method adopted by the Company for the calculation and distribution of all dividends and surplus, the Company will *annually* determine and account for the portion of the divisible surplus to be allotted to this policy, beginning not later than the end of the *second* policy year, and at the end of each.....year thereafter.

The Insured shall have the option, on any anniversary of the policy after the *second* having any dividends which may then be available paid or applied as follows: (a) Paid in cash, or (b) Applied to the reduction of any premiums, or (c) Applied as a single premium at the attained age at the Company's rates then in force without medical examination, to purchase additional participating insurance, or (d) Left with the Company to accumulate to the credit of the policy with interest at the rate of three and one-half per cent. per annum, in which case the accumulation shall be payable at the death of the Insured or may be withdrawn in cash on any annu-

untary of the policy. If the Insured shall not have chosen options (b), (c) or (d), within thirty-one days from the time the dividends are declared, the same shall be paid in cash, or, if required by the laws of the state in which this policy is delivered, option (c) shall become effective.

OPTIONS AT THE DEATH OF THE INSURED.—The Insured, by written notice to the Company, at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect that the net sum payable under this policy at the death of the Insured shall be payable either in cash or as follows:

Option 1. On demand of the beneficiary or at the death of the beneficiary, as may be directed by the Insured in the said notice, interest on the said net sum, at the rate of three and one-half per cent. to be paid by the Company annually to the beneficiary until the said net sum is paid on the said demand or death.

Option 2 By the payment of equal annual instalments for a specified number of years to the beneficiary or executors thereof, the first instalment being payable immediately, in accordance with the following table for each \$1,000 of the said net sum. (See table, option 2 below.)*

Option 3. By the payment of equal annual instalments, the first instalment being payable immediately, for a fixed period of twenty years, to the beneficiary or executors thereof, the said annual payments to continue during the life of the beneficiary after the said fixed period. (See table, option 3 below.)†

Unless otherwise specified by the Insured, the beneficiary may, on any interest date, receive the amount of the said net sum yet due, under Option 1, or may, at any time receive the commuted value of payments yet to be made, computed upon the same basis as Option 2 in the following table, provided that no such commutation will be made under Option 3 except after the death of the beneficiary occurring within the aforesaid twenty years.

TOTAL DISABILITY RIDER OF POLICY OF ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.

IN CONSIDERATION of the annual payment of *Forty-five Cents* per Thousand Dollars for this Disability Rider hereby issued under and attached to Policy No. 99,999, issued to *Graydon D. Moines* by the Royal Union Mutual Life Insurance Company, of Des Moines, Iowa, (which sum is included in the annual premium stipulated in said original policy), the following clause and agreement when attached to said policy is hereby added to and incorporated in said policy as fully as though originally set forth therein:

A. WAIVER OF PREMIUM—If, after this policy shall have been in force one full year and before default in the payment of any premium, the Company receives due proof that the insured before attaining the age of sixty years has become wholly disabled by bodily injury or disease so that he is and will be presumably thereby permanently and continuously prevented from engaging in any occupa- —

tion whatsoever for remuneration or profit, the Company shall waive payment of each premium as it thereafter becomes due during the insured's said disability. In making any settlement under this policy the Company shall not deduct any part of the premium so waived, and the loan and cash surrender values provided for in the policy shall increase from year to year in the same manner as if the premiums so waived had been paid in cash. Under all the conditions aforesaid, except that insured shall attain the age of sixty years before becoming disabled, the Company shall waive payment of each premium thereafter becoming due during such disability, but the face amount of the policy (which in all cases of instalment policies shall be construed to be the commuted value at maturity) shall be reduced by the amount of each such waived premium, and the loan and cash surrender values as provided by the policy shall be based upon said reduced amounts of insurance in the same manner as if the premiums for such reduced amounts of insurance had been duly paid.

B. INSTALMENT PAYMENTS.—In addition to waiving payment of premiums as aforesaid, if such disability shall have occurred before the Insured has attained the age of sixty years, the Company one year after said proof of such disability, shall pay to the Insured one-tenth of the face amount of the Policy (which in all cases of instalment policies shall be construed to be the commuted value at maturity) and a like amount in each insurance year thereafter during the continuance of such disability prior to the maturity of the Policy; the Policy must be returned to the Company for the endorsement thereon of each payment. At the Insured's option any such payment or payments may be left with the Company to accumulate until the maturity of the Policy at such rate of interest as the Company may declare on funds so held by it but at a rate not less than three and one-half per centum, compounded annually. Each instalment shall reduce to that extent the amount of insurance in force, and the Loan and Cash Surrender Values provided for under this contract shall be calculated for the reduced amount insured. If at the time when any such instalment becomes payable there shall be an indebtedness on the Policy in excess of the Cash Surrender Value of the reduced amount of insurance, the Company shall apply such part of the instalment as may be necessary to reduce the indebtedness to the amount secured by such Cash Surrender Value. Whenever the total amount of said instalments, together with the amount of any remaining indebtedness to the Company, shall equal the face amount of the Policy, plus any paid-up dividend additions, unpaid dividends and dividends left to accumulate to the credit of the Policy, then the Company's obligation under the Policy shall thereby be fully satisfied and discharge without further action.

C. RECOVERY FROM DISABILITY.—Should the Company accept under this Policy proofs of disability, it may nevertheless at any time thereafter, and from time to time, but not oftener than once a year, demand of the Insured proof of the continuance of such disability, and upon failure to furnish such proof, or, if it appears that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums shall be waived and no further instalment payments will be made by the Company. But if the amount of the insurance shall then have been reduced under any of the foregoing provisions such reduced amount of insurance shall thereafter be the face amount of the Policy, and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance, and all benefits under the Policy will be reduced accordingly.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this Rider.

IN WITNESS WHEREOF, this rider is signed, sealed and issued in the city of Des Moines, Iowa, this *first* day of *September*, 1914.

ROYAL UNION MUTUAL LIFE INSURANCE CO.

SIDNEY A. FOSTER,

Secretary.

FRANK D. JACKSON,

President.

APPLICATION.

I hereby certify that the above answers are correct and true to the best of my knowledge and belief.

It is agreed that, the policy issued on this application, being in force and not assigned, the insured shall control all surrender value privileges. Also if not assigned, and if right of revocation has been retained, the insured may change the beneficiary or beneficiaries, but such change shall not take effect until written request, properly attested, has been furnished with the policy to the Company at the Home Office during the lifetime of the insured, for the endorsement of the new nominee or nominees.

It is also agreed as follows: First, That in the event of self-destruction, whether sane or insane, within one year from date of this policy the Company's legal liability shall be but 10 per cent of the amount otherwise agreed to be paid on this policy in event of death. Second, That the Company's method for distribution of surplus shall be accepted. Third, That any note or obligation given for premiums shall be accounted only as an extension of time for payment, and if not paid at maturity, all liability under any policy issued hereon shall at that date without grace cease, except for the non-forfeiture provisions of the policy; and the full amount of said note or obligation, with interest, or the reversionary value thereof shall first be deducted in any settlement hereunder, and shall be deemed as earned. Fourth, That the Company shall be liable under the policy contract immediately after the application has been approved in writing by the Company at its Home Office, provided the first premium has been paid in cash on the date of the application; otherwise the Company shall not be liable until the policy is delivered and the first premium thereon paid while I am living and in good health.

I have paid to John Smith, Agent, \$368.00, the first annual premium on the policy applied for. If the risk is not assumed by the Company, this sum is to be returned on the conditions of the receipt taken herefor.

I hereby certify that I have reviewed the above, and that the declarations, statements and representations made by me in this application, and all answers taken down in writing hereon and in the medical examination, are hereby made the basis for the issuance of the policy hereby applied for, and I declare the same to be true.

MEDICAL EXAMINER'S FORM.

I hereby certify that the above answers are correct and true to the best of my knowledge and belief.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$361.70

SCANDIA LIFE INSURANCE COMPANY, OF CHICAGO, ILLINOIS.

Hereby Agrees to Pay Ten Thousand Dollars to Mary Doe, wife of the Insured, upon receipt at its Home Office in Chicago, Illinois, of due proof of the death, while this policy is in force, of *John Doe*, the Insured, with the right on the part of the Insured to change the Beneficiary as hereinafter provided.

PARTICIPATION IN SURPLUS.—Beginning with the end of the second policy year and annually thereafter, the proportion of the divisible surplus of the Company accruing hereon shall be ascertained and distributed, and, at the option of the owner of this policy, the current dividend shall be either:

- (1) Paid in cash; or,
- (2) Applied toward payment of premium or premiums; or
- (3) Applied to the purchase of a participating paid-up addition to the policy; or
- (4) Left on deposit with the Company to accumulate to the credit of the policy with interest at the rate of three and one-half per cent. per annum, compounded annually and payable at maturity of the policy, but withdrawable on any anniversary of its date of issue.

Unless the owner hereof shall elect one of the foregoing options within three months after the Company shall have mailed a written notice requiring such election, the dividend shall be paid in cash.

PAID-UP AND ENDOWMENT OPTIONS.—Whenever at the end of any policy year the reserve on this policy and on any outstanding dividend additions, together with accumulated dividend deposits, shall equal or exceed the corresponding net single premium for this policy at the attained age, the Company will, upon written request being made, endorse this policy as a fully paid-up participating policy (subject to any existing indebtedness) and any excess of such total value over the premium named shall be paid in cash; or, whenever said total value at the end of any policy year shall equal or exceed the face amount of this policy, the Company, upon a full and valid surrender of the policy and all claims thereunder, will pay, as a matured endowment, the amount of said total value less any existing indebtedness to the Company on account of this policy.

PAYMENT OF PREMIUMS.—This policy does not take effect until the first premium shall actually have been paid during the good health of the Insured. All premiums or installments of premium are payable in advance at the Home Office of the Company, or to any agent of the Company upon delivery, on or before date due, of a receipt signed by the President or Secretary of the Company and countersigned by said agent. Except as hereinafter provided, the payment of any premium or installment of premium shall not maintain this policy in force beyond the date when the next premium or installment thereof is payable.

STATE OF ILLINOIS.

INSURANCE DEPARTMENT.

Springfield, Ill.,19....

This policy is registered, and approved securities, equal in value to the legal reserve hereon, are held in trust by this department.

.....
Insurance Superintendent.

GRACE.—A grace of thirty-one days, subject to an interest charge at the rate of six per cent. per annum, shall be granted for

the payment of every premium or installment of premium, except the first, during which time the insurance shall continue in force. If death occurs within the days of grace the overdue premium and the unpaid portion of the premium for the current policy year, if any, shall be deducted from the amount payable hereunder.

REINSTATEMENT.—This policy, if not previously surrendered, may be revived at any time within five years from date of default in payment of premium upon production of evidence of insurability satisfactory to the Company, and the payment of the arrears of premiums with interest thereon at the rate of six per cent. per annum: any indebtedness which existed hereon at date of default together with interest at the same rate to date of reinstatement, to be, at the option of the owner, either repaid in cash, or, if the loan value of the policy is sufficient, continued as an indebtedness against the policy.

INCONTESTABILITY.—After one year from the date hereof this policy shall be incontestable, except for non-payment of premium. During one year from the date hereof the liability of the Company in case of death by the Insured's own hand or act, whether sane or insane, shall be limited to the amount of premiums paid hereon.

CASH LOANS.—At any time after three full years' premiums have been paid and while this policy is in force, the Company will advance on proper assignment of the policy, and on the sole security hereof, any amount not exceeding the cash value of the policy at the end of the current policy year. Any existing indebtedness to the Company on or secured by this policy and any unpaid portion of the said current policy year's premium shall be paid out of such advance. Interest on the loan at the rate of six per cent. per annum will be collected in advance to the end of the current policy year, and shall be payable at the same rate annually in advance thereafter, and if not so paid shall be added to the existing loan and bear interest at the same rate. Failure to repay any such advance or interest thereon shall not void this policy unless the total indebtedness hereon to the Company at the time of such failure shall equal or exceed the then loan value of the policy, nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any. The granting of any loan may be deferred by the Company for not exceeding sixty days after the application therefor is made, unless the loan be solely for the purpose of paying premiums due on policies in this Company.

AUTOMATIC PREMIUM LOANS.—After the third year if any premium or premiums on this policy be not paid in cash, or otherwise settled for, when due or within the days of grace, the Company will charge up such premium or premiums with six per cent. per annum interest in advance against the then loan value of the policy as stated above, provided that such loan value is sufficient. Any premium or premiums so charged shall be considered as a loan upon the policy and shall be subject to the same terms and conditions as any loan made in accordance with the "Cash Loans" provision above. This automatic premium loan privilege is granted at the request of the insured in his application for this insurance, but may be revoked at any time upon written notice to the Company at its Home Office; provided that such revocation shall not affect any loan previously made under this privilege.

OPTIONS ON SURRENDER OR LAPSE.—After this policy shall have been in force three full years, the owner, within two months after the date to which premiums have been paid, may elect (such election to be in writing) either: (a) To surrender this policy for its cash value less any indebtedness to the Company hereon, (the balance being hereinafter referred to as the "net cash value"); or, (b) To have the insurance continued in force from said date as non-participating term insurance, without the right to loans or cash value, for an amount equal to the face amount of this policy and any outstanding dividend additions less any indebtedness to the

Company hereon; or (c) To have the insurance continued for a reduced amount as non-participating paid-up insurance payable at the same time and under the same conditions as this policy.

The cash value under option (a), after premiums have been paid for three full years or more, will be the reserve at the date to which premiums have been paid for the face amount of this policy and for any existing dividend additions hereto.

The term for which the insurance will be continued under option (b) or the amount for which the insurance will be continued under option (c) will be such as the net cash value obtainable under option (a) will purchase at the attained age of the Insured when applied as a net single premium according to the 3½% American Experience Table of Mortality.

If this policy shall not within the aforesaid two months either have been surrendered to the Company at its Home Office for its cash value as provided in option (a), or continued as paid-up insurance for a reduced amount as provided in option (c), the insurance will be automatically continued as non-participating term insurance as provided in option (b). The Company may in its discretion defer the payment of the cash value of this policy for not exceeding sixty days after the application therefor is made.

TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS.

The figures in the following table are computed in accordance with the above provisions and upon the assumption that there is no indebtedness on the policy, and that there are no outstanding dividend additions. Due allowance will be made in computing benefits from this table for any portion of a year's premium paid over and above the full number of years' premiums indicated.

At End of Policy Year	Cash or Loan Values	Paid-up Insurance	Continued Insurance		At End of Policy Year	Cash or Loan Values	Paid-up Insurance	Continued Insurance	
	Amount	Amount	Years	Days		Amount	Amount	Years	Days
3	\$ 428 00	\$1080	4	339	12	\$2794 70	\$5860	21	311
4	654 10	1620	7	197	13	3108 90	6380	22	309
5	888 80	2160	10	43	14	3434 60	6890	23	288
6	1132 00	2700	12	187	15	3772 20	7420	24	269
7	1384 40	3230	14	238	16	4122 30	7920	25	276
8	1646 30	3760	16	189	17	4485 40	8440	26	339
9	1917 90	4290	18	49	18	4862 40	8950	28	150
10	2199 60	4820	19	195	19	5254 00	9470	30	215
11	2491 80	5330	20	278	20	5661 50	10000	For Life	

Values for later years will be furnished upon request.

RESERVE STANDARD.—The reserve on this policy shall be based upon the 3½% American Experience Table of Mortality and shall during the premium paying period be computed in accordance with the provisions of the laws of the State of Illinois for the modification of the preliminary term method of valuation. Subject to such modification the first year's insurance under this policy is term insurance.

CHANGE OF BENEFICIARY.—The Insured shall have the right at any time while this policy is in force and not assigned to change the Beneficiary or Beneficiaries, original or substituted, by filing with the Company a written request for the change desired and presenting the policy for endorsement. Such change shall take effect only when endorsed on the policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease. If any Beneficiary shall die before the Insured, the interest of such Beneficiary shall vest in the Insured, unless otherwise expressly stipulated in this policy.

SETTLEMENT.—This policy is payable at the Home Office of the Company in Chicago, Illinois. Any indebtedness to the Company on account of this policy will be deducted in any settlement hereunder; any part of the premium for the insurance year remaining unpaid at the death of the Insured shall be considered an indebtedness to the Company hereunder.

MISSTATEMENT OF AGE.—If the age of the Insured was misstated in the application for this policy, the amount payable hereunder shall be the insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof.

ASSIGNMENT.—Any assignment of this policy must be made in duplicate and both copies sent to the Home Office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment, and any claim arising under an assignment will be subject to proof of interest and extent thereof.

MODIFICATIONS, ETC.—No agent has power in behalf of the Company to make or modify this or any other policy of insurance; or to extend the time for paying a premium, nor can this policy be varied or altered or its conditions waived or extended in any respect, except by the written agreement of the Company signed by the President or Secretary.

ENTIRE CONTRACT.—This policy and the application herefor, a copy of which is endorsed hereon or attached hereto, constitute the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall void this policy unless contained in the written application herefor and a copy of the application endorsed on or attached to this policy when issued.

INSTALLMENT PRIVILEGES.—The Insured at any time while this policy is in force and not assigned on written notice to the Company and the return of the policy for such endorsement may change the mode of payment of the proceeds hereof as a death claim from payment in one sum, as provided on the first page hereof, to payment either by (1) Equal annual installments for a specified number of years in accordance with the following "Table of Limited Installments"; or, (2) Equal annual installments for a fixed period of twenty-five years and so long thereafter as the Beneficiary shall survive, in accordance with the following "Table of Continuous Installments." The payment of the first installment under either method shall be made immediately upon receipt of due proof of the death of the Insured, and subsequent installments annually thereafter.

The Beneficiary can neither commute nor assign unpaid installments, unless written authority therefor is filed with the Company by the Insured; but in the event of the death of the Beneficiary before having received the full number of installments certainly payable, the unpaid installments certain, unless otherwise agreed in writing, shall be commuted and paid in one sum to the executors, administrators or assigns of the Beneficiary. In commuting installments the basis of interest shall be three and one-half per cent. compounded annually. No commutation will be made during the life of the Beneficiary when method (2) has been selected, except as to installments payable during the fixed period of twenty-five years. Payment under method (2) cannot be selected if there is more than one Beneficiary, or if the Beneficiary is a corporation or a firm.

The following tables are based upon \$1,000.00 of insurance and will apply *pro rata* to the amount payable under this policy, in event of the death of the Insured while this policy is in force. If, however, the amount due is less than \$500.00, it shall be paid in one sum and not in installments.

TABLE OF LIMITED INSTALLMENTS.

Number of Installments	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	1220	1221	1222	1223	1224	1225	1226	1227	1228	1229	1230	1231	12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TABLE OF CONTINUOUS INSTALLMENTS.

Twenty-five annual installments at least to be paid, but installments to continue during the entire life-time of the Beneficiary.

Age of Beneficiary at Death of Insured	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Amount of Each In- stallment	\$49.25	\$49.44	\$49.63	\$49.82	\$41.03	\$41.24	\$41.46	\$41.69	\$41.93	\$42.18	\$42.44	\$42.71	\$42.99	\$43.28	\$43.58	\$43.90	\$44.23	\$44.58	\$44.93
Age of Beneficiary at Death of Insured	29	30	31	32	33	34	*35	36	37	38	39	40	41	42	43	44	45	46	47
Amount of Each In- stallment	\$45.30	\$45.68	\$46.07	\$46.48	\$46.90	\$47.34	\$47.79	\$48.25	\$48.72	\$49.20	\$49.69	\$50.19	\$50.69	\$51.20	\$51.72	\$52.23	\$52.74	\$53.24	\$53.74
Age of Beneficiary at Death of Insured	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66 OR OVER
Amount of Each In- stallment	\$54.22	\$54.80	\$55.13	\$55.58	\$55.97	\$56.34	\$56.89	\$57.01	\$57.39	\$57.58	\$57.78	\$57.98	\$58.14	\$58.28	\$58.39	\$58.47	\$58.53	\$58.57	\$58.57

*ILLUSTRATION.—If at the death of the Insured the Beneficiary should be 35 years of age last birthday, the amount of each annual installment will be \$47.79 for each \$1,000.00 of insurance, payable during the entire life-time of the Beneficiary, but if the Beneficiary should die before 25 installments shall have been paid, unless directed other-
wise, the Company will pay the commuted value of the remainder of the 25 installments in one sum to the executors, administrators or assigns of the Beneficiary.

THIS INSURANCE is granted in consideration of the payment of the first premium of *Three Hundred Sixty-one Dollars and Seventy Cents*, constituting payment for the period terminating on the *First* day of *March* in the year *1916*, and the payment of a like sum on said date and annually thereafter during the continuance of this policy until premiums for *twenty* years from the effective date hereof shall have been paid, or until the prior death of the Insured. Any premium as above set forth may be paid in advance installments, semi-annually or quarterly, as follows: *\$188.10* semi-annually; or, *\$95.90* quarterly. The insurance covered by the foregoing premiums shall be term insurance until the end of the first policy year and whole life insurance thereafter, the Company setting aside for said year the reserve, if any, required by the reserve standard herefor.

EFFECTIVE DATE. After payment of the first premium or agreed installment thereof this insurance shall be effective from the *First* day of *March* in the year *1915*.

Failure to pay any premium or installment of premium when due shall terminate all obligations of the Company under this policy except as herein otherwise provided.

In Witness Whereof, SCANDIA LIFE INSURANCE COMPANY has caused this Agreement to be signed by its officers this *First* day of *March*, *1915*.

C. H. BOMAN,
Secretary.

N. A. NELSON,
President.

THIS IS TO CERTIFY that SCANDIA LIFE INSURANCE COMPANY will pay to the Beneficiary under Policy No. issued by said Company, the sum of

ONE HUNDRED DOLLARS

within three days after the receipt of this certificate, in the event of the death of said Insured while said policy is in force for the full amount thereof; provided said certificate is accompanied by an affidavit, stating the fact of the death of the Insured thereunder, and the time, place and cause thereof, duly executed by the said Beneficiary and by the Judge or Clerk of any Court of Record of the County in which the said Insured resides at the time of his death, or by any reputable physician, clergyman in good standing, or postmaster, residing in said county. The said payment shall apply on account of any amount due under said policy and, being made in advance of the receipt of the customary detailed proofs of death satisfactory to the Company, is made and accepted without any admission by the Company of its liability on said policy.

SCANDIA LIFE INSURANCE COMPANY,

Countersigned by

N. A. NELSON,
President.

SCANDIA LIFE INSURANCE COMPANY OF CHICAGO,
ILLINOIS.

PROVISION FOR TOTAL AND PERMANENT DISABILITY
BENEFIT.

Attached to and forming a part of Policy No. 99,999.

After one full year's premium shall have been paid and before default in payment of any subsequent premium, if the Insured, prior to attaining the age of sixty years, shall furnish to the Company due proof that he has become totally disabled by bodily injury or

ease so that he is and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit, or from following any gainful occupation, the Company, by endorsement upon said Policy, will agree to pay for the Insured the subsequent annual premiums, if any, as they shall become due. It is expressly provided, however, that as often as required by the Company, the Insured shall furnish satisfactory proof of the continuance of such total disability; and if the Insured shall recover so as to be able to engage in any gainful occupation, the Company's obligation to pay the premiums shall thereupon cease and the Insured shall resume payment of the premiums in accordance with said Policy on the first premium due date following such recovery.

Any premium or premiums paid by the Company as above provided shall not be a lien on said Policy, and the loan and surrender values provided therein shall be the same as though premiums had been paid in cash.

In addition to, or independently of, all other causes of total and permanent disability, the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or both feet at or above the ankles, or of one entire hand and one entire foot, as total and permanent disability within the meaning of this provision.

Upon the Insured's attaining the age of sixty years, this disability provision shall be automatically cancelled, and any subsequent annual premium or premiums falling due under said Policy will be reduced twenty-five cents for each One Thousand Dollars of insurance; or on any anniversary of said Policy, this disability provision may be cancelled in writing by the Insured, in which event the Policy shall be returned to the Company for endorsement, and all subsequent annual premiums falling due will be reduced twenty-five cents for each One Thousand Dollars of insurance thereunder.

Dated at Chicago, Illinois, this 1st day of March, 1915.

C. H. BOMAN,
Secretary.

N. A. NELSON,
President.

APPLICATION.

I agree as follows: That all the foregoing statements and answers, as well as those I make to the Company's Medical Examiner, in continuation of this application, are true, full and complete, and are offered to the Company as a consideration of the contract to be issued hereon, and that the insurance hereby applied for shall not take effect until the first premium shall have been paid and the said policy shall have been delivered during my continuance in good health.

I also agree, that death by my own hand or act, whether sane or insane, during the period of one year from the date of any policy issued hereon, shall not be a risk covered thereby for a greater sum than the amounts actually paid to the company thereon.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY.

No. 99,999. WITH DISABILITY BENEFIT RIDER: AGE 35.
 AMOUNT, \$10,000. PREMIUM, \$364.60

SECURITY MUTUAL LIFE INSURANCE
 COMPANY.

By This Policy of Insurance Agrees to Pay
 Face of Policy. *Ten Thousand Dollars*, upon surrender of this policy properly receipted, at the Home Office of the Company in Binghamton, N. Y., to *Mary Doe, his wife*, Beneficiary, with *the* right of revocation, upon receipt at said Home Office of due proof of the death, occurring during the continuance of this contract, of *John Doe*, the Insured, less any indebtedness hereon to the Company, and less any unpaid portion of the premium for the then current policy year.

This Insurance is Granted in consideration of the payment of the annual premium of *Three hundred sixty-four and 60/100 Dollars*, and of the payment of a like sum upon each *4th* day of *February* hereafter until *twenty* full years' premiums shall have been paid or until the prior death of the insured.

This Policy is free of conditions as to residence, travel and occupation.

When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured, if there be no existing assignment of the policy made as herein provided, may, while the policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by this policy for suitable endorsement hereon. Such change shall take effect upon the endorsement of the same on the policy by the Company. If any beneficiary shall die before the insured the interest of such beneficiary shall vest in the insured.

This Policy, together with the application therefor, a copy of which application is endorsed hereon or attached hereto and made a part hereof, constitutes the entire contract between the parties, and shall be incontestable after one year from its date of issue except for non-payment of premiums. All statements made by the insured shall, in the absence of fraud, be deemed representations and not

warranties, and no such statement shall avoid or be used in defense of a claim under this policy unless it be contained in said application and a copy of such application shall be endorsed upon or attached to this policy when issued.

DIVIDENDS.—The proportion of the divisible surplus under this policy shall be ascertained and distributed annually and not otherwise. Upon payment of the second year's premium, and at the end of the second and of each subsequent policy year, dividends, at the option of the owner of this policy, and while the same is in force, shall be either:

- (1) Paid in cash; or
- (2) Applied toward the payment of any premium or premiums; or
- (3) Applied to the purchase of paid-up additions to the policy; or
- (4) Left to accumulate to the credit of the policy, with interest at three and one-half per centum per annum, and payable at the maturity of the policy or withdrawable on any anniversary of the policy.

Unless the owner of this policy shall elect otherwise within three months after the mailing by the Company to such owner of a written notice requiring such election, the dividends shall be applied to the purchase of paid-up additions to this policy and the reserve value of such additions, at least equal to the dividends applied in purchase thereof, shall be withdrawable in cash on demand.

PREMIUMS.—Premiums are payable in advance at said Home Office, or to any agent of the Company upon delivery, on or before date due, of a receipt signed by the President, a Vice-President, Comptroller or Secretary of the Company, and countersigned by said agent. The premium is always considered as payable annually in advance, but by an agreement in writing may be made at the Company's published rates in semi-annual or quarterly payments. The payment of a premium or instalment thereof shall not maintain this policy in force beyond the date when the next premium or instalment thereof is due, except as herein provided. Premiums are deemed payable as stated in the application unless a written agreement providing otherwise is filed at the Home Office. If any premium remains unpaid at the expiration of the period of grace, the Company will, upon written request by the parties in interest, apply the accumulated dividends under this policy to the premium payment then due, if sufficient to pay not less than one-quarter of an annual premium.

AUTHORITY OF AGENTS.—No person, except one of the executive officers of the Company aforesaid, has authority to make, alter, modify or discharge contracts or, in event of lapse, to reinstate this policy, or to extend the time for paying a premium. Any modified form hereof shall comply with the laws of the state in which the insured is domiciled.

GRACE.—A grace of thirty-one days, without interest, shall be granted for the payment of every premium except the first, during which time the insurance shall continue in force. If death occur within the days of grace, the unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

ERROR IN AGE.—If the age of the insured was misstated in the application, and there has been no adjustment on account thereof during the lifetime of the insured, the amount payable hereunder will be such as the premium paid would have purchased at the correct age.

SUICIDE.—In event of death of the insured within one year from the date hereof by his or her own hand, whether sane or insane

the liability of the Company shall not exceed the amount of premiums paid hereon.

LOANS.—The Company, within sixty days after application therefor is made, will loan upon the sole security of this policy, with interest at the rate of six per centum per annum, a sum not exceeding the amount specified in the table of loan values herein set forth, together with the reserve on any existing dividend additions under this policy, deducting therefrom all other indebtedness hereon to the Company. Failure to repay any loan or interest shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash surrender value of the policy and any existing dividend additions thereto, and thirty-one days after notice shall have been mailed by the Company to the last known address of the insured and assignee, if any. The whole or any part of a loan may be repaid at any time while this policy is in full force.

PREMIUM LOANS.—After two full annual premiums have been paid hereon, and upon the written request of the insured and assignee, if any, on a form furnished by and filed at the Home Office of the Company prior to the expiration of the period of grace named herein, and upon the endorsement at said Home Office of an agreement to that effect on this policy, the premium or premiums falling due during the time any such request shall remain unrevoked, and not paid when or before due, will be charged against this policy as a premium loan, with interest at the rate of six per centum per annum, *provided* the tabular cash surrender value of this policy shall equal or exceed the amount of such loan, together with any other indebtedness on account of or secured hereby, and interest thereon. Any dividends held by said Company to the credit of this policy shall be applied first to the payment of the premium, and future dividends hereon shall be applied to the reduction of the premium loan. The request for such loan agreement may be revoked at any time by a writing signed by the insured and the assignee, if any, and filed with the Company at its Home Office.

EXCHANGE.—Upon written request of all parties in interest, this policy, while in force, may be exchanged on any anniversary without medical examination and at age of entry for any other form of policy then written, and not involving any other life, provided the actual insurance liability of the Company shall not be increased nor the rate of premium diminished thereby. The difference between the reserves upon the respective policies shall be paid at the time of such exchange.

REINSTATEMENT.—This policy may be reinstated after default in the payment of any premium, provided the cash value has not been paid and the extension period has not expired, upon production of evidence of insurability satisfactory to the Company, the payment or reinstatement of any indebtedness to the Company hereon, and the payment of over due premiums with interest at six per centum per annum.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

NON-FORFEITURE PROVISIONS.—After three full annual premiums shall have been paid this policy may be surrendered by the owner

at any time prior to any default or within three months after any default. Thereupon,

(1) If there be no indebtedness hereon to the Company, the owner may elect either (a) to continue the insurance in force for its face amount and any outstanding dividend additions, but without future participation, and without the right to loans; or (b) to purchase participating paid-up life insurance payable at the same time and on the same conditions as this policy. The periods for which the insurance will be continued and the amounts of cash value and paid-up life insurance which will be allowed, exclusive of the application of dividend additions, are shown in the table of surrender values herein set forth,

TABLE OF LOAN AND SURRENDER VALUES.

After full Premiums have been paid for	Loan Value	Cash Value	Paid-up Life Insurance	Paid-up Continued Insurance	After full Premiums have been paid for	Loan Value	Cash Value	Paid-up Life Insurance	Paid-up Continued Insurance
Years				Yrs. Days	Years				Yrs. Days
3	\$ 550	\$ 580	\$1310	6 255	14	\$3810	\$3830	\$7030	24 28
4	770	820	1830	9 144	15	3950	4190	7530	25 24
5	1020	1080	2340	11 340	16	4290	4550	8020	26 21
6	1260	1340	2870	14 110	17	4640	4920	8510	27 24
7	1530	1620	3400	16 127	18	5000	5300	9010	29 1
8	1800	1910	3930	18 36	19	5370	5690	9500	31 2
9	2080	2200	4450	19 215	20	5750	6100	10000	Paid-up
10	2370	2510	4970	20 319	21	5870	6220		
11	2660	2820	5490	21 363	22	5970	6330		
12	2970	3150	6000	22 361	23	6080	6440		
13	3280	3480	6520	23 329	24	6190	6560		

Values for later years will be computed on the same basis and be furnished upon request.

(2) If there be an indebtedness hereon to the Company, it shall be deducted from the amount which otherwise would be applicable as a surrender value to the purchase of temporary insurance for the period aforesaid, and the owner may elect either to have the remainder applied (a) to continue the insurance in force without participation and without the right to loans for the face amount of this policy and dividend additions, less the indebtedness; or (b) to purchase a proportionate amount of participating paid-up life insurance.

In the event of any default in the payment of premium or otherwise, after this policy shall have been in force three full years, the owner shall not exercise either of said options within three calendar months from such default, the insurance shall be continued as provided by option (a) in either paragraph (1) or (2).

Payment of the cash value specified in above table shall be made within sixty days after the application therefor is made, and shall be at least equal to the sum available for the purchase of paid-up life or continued insurance.

BASIS OF SURRENDER VALUES.—The values given in the foregoing table are based on the American Experience Table of Mortality and interest at the rate of three per centum per annum, less a sum not exceeding one per centum of the amount insured by the policy.

and of any dividend additions thereto. After the fifteenth year the surrender values will equal the full reserve, no surrender charge being made.

FRACTIONAL VALUES.—If in any year not less than one-quarter of an annual premium is paid hereon, a proportionate part of the increase in the foregoing values at the end of that year will be added to the values of the preceding year.

PAID-UP AND ENDOWMENT OPTIONS.—Whenever at the end of any policy year, and subject always to any existing indebtedness hereon, the dividend accumulations or the reserve on the paid-up additions, or both, together with the reserve on this policy, shall equal the reserve on the same basis on a fully paid-up policy of the same kind and amount at the then attained age of the insured, the Company will endorse the policy as paid-up in full; or when such aggregate amount shall equal the face amount of this policy, the Company will pay the policy as a matured endowment; provided, in either case, that proper request in writing is made therefor and a satisfactory release is given.

OPTIONS OF SETTLEMENT.—The insured or the owner, or the beneficiary after the insured's death, in case the insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this policy upon the death of the insured paid either in cash or as follows:

(1) By the payment of interest at the rate of three and one-half per centum per annum on such net sum, payable at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said net sum, together with any accrued interest for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately in accordance with the following table for each one thousand dollars of said net sum.

Number of Installments	25	20	19	18	17	16	15	14	13	12
Amount of Each	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94	\$91 29	\$97 53
Number of Installments	11	10	9	8	7	6	5	4	3	2
Amount of Each	\$104 92	\$113 81	\$124 69	\$138 30	\$155 83	\$179 22	\$211 99	\$261 19	\$343 23	\$507 39

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of ten, fifteen, twenty or twenty-five years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each one thousand dollars of said net sum.

Age of Benefe- iary	Number of Installments Stipulated				Age of Benefe- iary	Number of Installments Stipulated			
	10	15	20	25		10	15	20	25
10	\$42 06	\$41 24	\$40 36	\$39 48	48	\$58 42	\$56 01	\$53 27	\$50 30
11	42 27	41 43	40 54	39 64	49	59 39	56 82	53 89	50 68
12	42 48	41 63	40 72	39 81	50	60 42	57 66	54 51	51 10
13	42 71	41 84	40 91	39 97	51	61 50	58 54	55 14	51 47
14	42 95	42 05	41 10	40 14	52	62 63	59 44	55 76	51 84
15	43 19	42 28	41 31	40 32	53	63 82	60 36	56 38	52 19
16	43 44	42 51	41 51	40 50	54	65 07	61 31	56 99	52 52
17	43 70	42 74	41 72	40 70	55	66 37	62 28	57 60	52 83
18	43 94	42 97	41 93	40 88	56	67 75	63 26	58 18	53 11
19	44 19	43 20	42 14	41 07	57	69 18	64 25	58 75	53 39
20	44 44	43 43	42 35	41 27	58	70 67	65 24	59 29	53 65
21	44 71	43 68	42 58	41 48	59	72 20	66 23	59 81	53 88
22	44 99	43 94	42 81	41 68	60	73 79	67 21	60 30	54 08
23	45 28	44 20	43 05	41 89	61	75 41	68 17	60 76	54 26
24	45 59	44 48	43 30	42 12	62	77 07	69 10	61 20	54 44
25	45 89	44 76	43 56	42 35	63	78 75	70 00	61 60	54 60
26	46 23	45 06	43 83	42 61	64	80 44	70 87	61 97	54 74
27	46 56	45 37	44 11	42 86	65	82 11	71 68	62 32	54 86
28	46 92	45 69	44 40	43 12	66	83 78	72 46	62 65	Age 66
29	47 28	46 03	44 70	43 38	67	85 39	73 19	62 97	and over
30	47 65	46 36	45 02	43 67	68	86 99	73 88	63 28	same as
31	48 04	46 73	45 34	43 96	69	88 50	74 52	63 58	65
32	48 45	47 10	45 68	44 27	70	89 96	75 11	63 87	
33	48 87	47 48	46 03	44 56	71	91 36	75 65	Age 71	
34	49 29	47 88	46 39	44 88	72	92 69	76 14	and over	
35	49 75	48 30	46 77	45 21	73	93 96	76 57	same as	
36	50 22	48 73	47 16	45 56	74	95 17	76 94	70	
37	50 70	49 18	47 56	45 89	75	96 30	77 24		
38	51 23	49 66	47 99	46 27	76	97 35	Age 76		
39	51 78	50 16	48 43	46 64	77	98 32	and over		
40	52 36	50 69	48 90	47 01	78	99 22	same as		
41	52 98	51 25	49 38	47 42	79	100 05	75		
42	53 62	51 83	49 88	47 82	80	100 82			
43	54 32	52 45	50 40	48 22		Age 81			
44	55 04	53 10	50 94	48 64		and over			
45	55 83	53 78	51 50	49 04		same as			
46	56 64	54 49	52 08	49 46		80			
47	57 50	55 23	52 67	49 88					

The commuted value of any installments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

Unless otherwise specified by the owner or by the beneficiary in making such election, the beneficiary may at any time surrender this policy for the commuted value of the payments yet to be made computed upon the same basis as option (2) in the foregoing table provided that no such surrender and commutation will be made under option (3), except after the death of the beneficiary occurring within the period selected.

MONTHLY INSTALLMENTS.—Semi-annual, quarterly or monthly installments may be elected in lieu of annual installments. The equivalent of each \$100 of annual installment will be two semi-annual installments of \$50.37 each, or four quarterly installments of \$25.28 each, or twelve monthly installments of \$8.45 each.

ENDORSEMENT.—No election, direction, designation, revocation or change affecting Options of Settlement hereunder, shall be operative unless duly made in writing and filed at the Home Office of

the Company (accompanied by the policy for proper endorsement) prior to or at the time this policy shall become payable.

PARTICIPATION.—All payments under options (1) and (2) and the stipulated payments under option (3) will be increased by such annual dividends as may be apportioned by the Company.

In Witness Whereof, the SECURITY MUTUAL LIFE INSURANCE COMPANY has caused this policy to be executed at Binghamton, N. Y., this *fourth* day of *February*, 1916.

CHAS. A. LADUE,

Secretary.

D. S. DICKENSON,

President.

WAIVER OF PREMIUMS IN CASE OF TOTAL DISABILITY.

After premium for one full year shall have been paid under this policy, and before a default in the payment of any subsequent premium, and before attaining the age of sixty years, if the insured shall furnish this Company at its Home Office, Binghamton, N. Y., with due proof that he has become wholly and permanently disabled by bodily injuries or disease, so that he is and will be permanently, continuously and wholly prevented from pursuing any and all gainful occupation, the Company by endorsement on this policy will waive the payment of all premiums becoming due after the expiration of the then current policy year, during the continuance of such disability. In making settlement under this policy the Company shall not deduct any part of the premiums so waived, and the loan and cash surrender values provided for under "Non-Forfeiture Provisions" shall increase from year to year in the same manner as if the premiums so waived had been paid in cash.

This agreement is made in consideration of the payment of an additional premium of *Two and 40/100* Dollars, which is included in the whole premium charged for this policy. The insured agrees that any medical examiner appointed by the Company shall be permitted at least once in each year thereafter to satisfy himself by examination of the person of the insured as to the continuance of the disability, and if it shall appear to the Company that the insured is able to perform any work or to engage in any occupation whatsoever for compensation or profit, no further premiums will be waived and all premiums thereafter falling due shall be paid by the insured according to the terms, provisions and conditions of the policy. It is further agreed that the insured may at any time discontinue the benefits provided by this rider, and thereafter the benefits hereunder shall cease and the premium on this policy shall be reduced by the additional premium specified in this rider, provided the policy shall be returned to the Company for proper endorsement with written request therefor signed by the insured. In event the insured attains the age of sixty years without claiming the benefit of this rider, then the additional premium charged hereunder and the total disability benefits herein provided shall immediately cease and determine.

In Witness Whereof, the SECURITY MUTUAL LIFE INSURANCE COMPANY has caused this agreement to be executed and attached to policy No. 99,999 this *fourth* day of *February*, 1916.

C. A. LADUE,

Secretary.

D. S. DICKENSON,

President.

APPLICATION.

I AGREE: That this agreement, together with the answers and explanations given to the above several questions inclusive of those propounded by the Medical Examiner, and the written and printed statements to him made shall form the exclusive basis of the agreement between me and the SECURITY MUTUAL LIFE INSURANCE COMPANY, of Binghamton, N. Y., and I declare each and every of said statements and answers, whether written by my own hand or not, to be full, complete and true. That the policy hereby applied for shall not be in force unless actually delivered to and accepted by me during my lifetime and while in good health, and the first premium due thereon actually paid to said Company, or its duly authorized representative.

FEMALE EXAMINATION.

I HEREBY DECLARE: That I have reviewed and understand all of the above questions and answers thereto, and they are hereby made part of my application for insurance in the SECURITY MUTUAL LIFE INSURANCE COMPANY of Binghamton, N. Y.; that said answers and each of them, as written, are full, complete and true; that I am the person described in Part I of this application signed by me, and that each of the questions of this Part IV of my application was answered in writing before I signed the same.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE: That I have reviewed and understand all of the above questions and answers thereto, and they are hereby made part of my application for insurance in the SECURITY MUTUAL LIFE INSURANCE COMPANY, of Binghamton, N. Y.; that said answers and each of them, as written, are full, complete and true; that I am the person described above and in Part I of this application signed by me, and that each question in Parts I and II of my application was answered in writing before I signed the same.

**20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFIT RIDER.**

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$365.20

**THE SOUTHERN STATES LIFE INSURANCE
COMPANY,
OF ALABAMA**

WILL PAY Ten Thousand Dollars, less any indebtedness to the Company, to *Jane Doe, wife* of the Insured, the Beneficiary hereunder, with right of revocation, at its General Office in the City of Atlanta, Ga., immediately upon receipt of due proof of the death of *John Doe, of Atlanta*, in the County of *Fulton*, and State of *Georgia*, the Insured hereunder, while the policy is in full force.

INCONTESTABILITY.—The policy, if kept in force by the payment of premiums, shall be incontestable from date of issue, except in the event of self-destruction, whether sane or insane, within one year from such date, in which case the Company will pay the amount of the premium received on the policy.

AUTOMATICALLY NON-FORFEITABLE.—After two full annual premiums shall have been paid on the policy, if any premium hereon, or other indebtedness, shall not be paid when due or within the period of grace hereinafter mentioned, said premium and successive premiums or other indebtedness, as they become due, shall be charged as automatic policy loans at six per cent. interest, payable annually in advance, as long as the amount of the then loan value, in accordance with the loan privilege of the policy and the Table of Loans hereinafter set forth, together with the cash value of the accumulated dividends to its credit is sufficient to cover such loan and all other indebtedness to the Company. If at any time the amount of the then loan value and cash value of accumulated dividends, less all indebtedness to the Company, be not sufficient to pay the entire premium then due, such value shall be used to pay the premium for a proportionate period. No grace will be allowed under this provision. At any time while the policy is thus continued in force, payment of premiums may be resumed without any evidence of insurability being required by the Company.

GRACE.—A grace of thirty-one days, without interest, will be allowed in the payment of premiums (except under the Automatically Non-forfeitable Provision) after payment of the first year's premium on the policy, during which period the policy shall remain in full force. If the policy becomes a claim by death during the grace period, the premium then due will be deducted in any settlement hereof.

DIVIDENDS.—The policy, if kept in force, shall at the end of the first year from the renewal date hereof and annually thereafter, share in the surplus as apportioned by the Company, which apportionment shall be based upon the policy's contribution to the surplus funds of the Company.

Dividends may be applied either (1) towards payment of any premium due, or (2) upon satisfactory proof of good health, to increase the sum insured hereunder or (3) left to accumulate to the credit of the policy with interest thereon compounded at the rate of $3\frac{1}{2}$ per cent. per annum, and payable, in the event of death, ~~the~~ the sum insured, or withdrawable on any anniversary of the r

POLICY PAID UP BY APPLICATION OF DIVIDENDS.—Whenever, at the end of any policy year, the dividends left to accumulate to the credit of the policy, together with the accrued interest thereon, shall be sufficient to prepay all future premiums hereon, according to the standard then in use by the Company, the Insured shall be notified and may, at his option, so apply same.

POLICY MATURED AS AN ENDOWMENT BY DIVIDENDS.—Whenever, at the end of any policy year, the accumulated dividends to the credit of the policy, together with the accrued interest thereon and the reserve, shall be equal to or greater than the original sum insured, the Insured may, at his option, elect to have the same matured as an endowment for such combined amount.

SURPLUS PAID WITH SUM INSURED.—In the event of the death of the Insured, all accumulated dividends to the credit of the policy, together with the accrued interest thereon, will be paid with the sum insured.

REINSTATEMENT.—The policy, provided it has not been surrendered to the Company, may be reinstated at any time on application therefor, upon evidence of the insurability of the Insured satisfactory to the Company, and upon payment of all arrears of premium with interest thereon at the rate of 6% per annum, and reinstatement or payment of all indebtedness thereon, outstanding at the time of lapse.

CHANGE OF BENEFICIARY.—The Beneficiary shall not, during the life of the Insured, by virtue of the terms of the policy, have any vested interest hereunder.

The Insured, provided the policy is not then assigned, may change the Beneficiary hereunder at any time, by filing with the Company a written request accompanied by the policy; such change shall not take effect until it has been endorsed upon the policy by the Company, whereupon the policy will be returned to the Insured. The Insured, without the consent of the Beneficiary, may withdraw any surplus or other value, surrender the policy, effect a loan upon the same with the Company or exercise any other right under the policy. If no Beneficiary shall survive the Insured, the payment of the sum insured hereunder, less any indebtedness due the Company, shall be made to the executors, administrators or assigns of the Insured.

ASSIGNMENT OF POLICY.—No assignment hereof shall be binding upon, or in any way effect the Company, until it shall have been filed with the Company, at its General Office. Every assignment of the policy (blanks for which purpose are furnished by the Company) must be made in duplicate and both copies sent to the General Office of the Company. One will be filed and one will be returned. The claim of any assignee shall be subject to proof of interest and to any indebtedness to the Company, including advances of premiums under the Automatically Non-forfeitable provision, whether made before or after the assignment. The Company will not be responsible for the validity of the assignment in any event.

GENERAL PROVISIONS.

ERROR IN AGE.—If the Insured's age is mis-stated in the application, the Company will adjust any settlement hereof by paying such amount as the premium actually paid would have purchased at the correct age, in accordance with the rates published in the Company's Rate Book at the time of issue.

PREMIUMS, WHEN AND WHERE PAYABLE.—The policy shall not take effect until the first premium shall have been actually paid while the Insured is in good health, and the possession of the policy is not evidence that the premium has been paid. All premiums are due annually in advance and payable at the General Office of the Company in the City of Atlanta, Georgia, but will be accepted elsewhere if paid to a duly authorized agent of the Company in ex-

change for a receipt signed by the President or Secretary, and countersigned by the agent designated therein.

Subject to the conditions in the Policy the Company will accept payment of renewal premiums as follows: One-half in cash on the due date of the premium and the balance by six month's note with interest at six per centum per annum; from date or one-quarter in cash and the balance in three notes of equal amounts, due three, six and nine months, respectively, with interest at six per centum per annum from date. Notes given as above must be for even dollars the excess being included in the cash payment.

If any premium or other indebtedness, or any obligation given for any premium, whether to the Company or to any of its representatives, be not paid when due, the policy shall thereupon be void, except as herein provided.

INDEBTEDNESS.—The unpaid balance, if any, of the year's premium and all premiums for which notes have been given, whether to the Company or to any of its representatives, or credit extended, and all interest and other obligations to the Company remaining unpaid, shall be a first lien upon the policy and shall be deducted from any amount payable on account of the policy. All indebtedness to the Company on the policy shall be subject to an interest charge of 6% per annum, payable in advance.

AUTHORITY OF AGENTS.—No agent is authorized to make, alter or discharge this contract, to waive any forfeiture hereof, to make any agreement to bind the Company or extend the time for payment of any premium.

CHANGE OF PLAN.—The policy may be exchanged on the due date of any annual premium, and without any medical examination, in accordance with the rules of the Company, for any other form of policy then issued by the Company, provided the amount of insurance under such policy be not greater, nor the rate of premium less than under this policy. Such exchange can only be made while the policy is in full force.

RESIDENCE AND TRAVEL.—The policy is free from all restrictions as to residence, travel, or occupation. No permit or additional premium will be required for military or naval service at any time.

LOAN AND SURRENDER PRIVILEGES.

LOANS.—Provided all premiums shall have been paid up to the then next anniversary of the policy, the Company, at any time on demand, after the policy has been in force one full year from the payment of the first annual premium, will advance against the sole security of the policy, up to the respective sums mentioned in the Table of Loans herein set forth, less any indebtedness to the Company. The interest upon all such indebtedness shall be at a rate not exceeding 6% per annum, payable in advance. Any such loan shall be subject to the regulations of the Company then in force in regard to policy loans. Unless the loan is for the purpose of paying premiums due the Company, the granting of same may be deferred by the Company for a period of ninety days after the receipt of the application therefor.

SURRENDER.—At any time after two full annual premiums shall have been paid hereon and while the policy is in full force, the Insured shall be entitled, on written request and on surrender of the policy, to a participating policy, (1) for a fractional amount of insurance for the whole life of the Insured, as shown by Table of Paid-up Values herein set forth, or (2) for the original sum insured hereunder, but for a fractional period, as shown by the Table of Period of Extension herein set forth.

These values shall be claimable only in the event that there be no indebtedness on the policy.

If there be any indebtedness from the Insured to the Company, and if the policy is surrendered within three months after default, the part of the Insured to pay any premium hereunder, the ar

of such Paid-up Insurance will be such as the Loan Value, less any indebtedness, will purchase, applied as a single net premium at the attained age of the Insured, according to the American Experience Table of Mortality and interest at three per cent.; or the amount of such paid-up term policy shall be the sum insured hereunder, less the amount of such indebtedness, and the period for which the insurance will be extended will be such as the Loan Value less such indebtedness, will carry the reduced amount according to said three per cent. American Experience Table.

TABLE OF GUARANTEES.

After Policy has been in force	Loan Value	Paid-up Insur- ance	Period of Extension		After Policy has been in force	Loan Value	Paid-up Insur- ance	Period of Extension	
			Yrs.	Mos.				Yrs.	Mos.
1	\$ 150	.....	.....	.....	11	\$2790	\$5300	20	8
2	360	\$ 430	1	10	12	3100	5820	21	8
3	570	930	4	2	13	3430	6340	22	8
4	790	1430	6	7	14	3770	6860	23	8
5	1070	1930	9	0	15	4120	7380	24	8
6	1350	2500	11	1	16	4480	7900	26	1
7	1630	3070	13	3	17	4860	8420	27	7
8	1910	3640	15	5	18	5250	8940	29	1
9	2190	4210	17	7	19	5660	9470	30	7
10	2490	4790	19	9	20	5780	10000	Paid-up	
Years					Years				

MODES OF SETTLEMENT.

MONTHLY INSTALLMENTS.—If requested in writing by the Insured or the Beneficiary, the Company will make any payments under the policy in monthly or annual installments, at three per cent. interest.

The Insured, with power of revocation, or the Beneficiary after the Insured's death in case the Insured shall have made no election, may elect, by written notice to the Company at its General Office, to have the net sum payable under the policy upon the death of the Insured, paid either in cash or as follows:

(1) By the payment of an annuity equal to three per cent. of such net sum, payable at the end of each year from the date of the death of the Insured, during the life-time of the Beneficiary and by the payment upon the death of the Beneficiary of the said net sum, together with any accrued portion of the annuity for the year then current, unless otherwise directed in said notice, to the Beneficiary's legal representatives or assigns.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with option 2 in the Table following paragraph (3) for each One Thousand Dollars of said net sum.

(3) By the payment of equal installments, payable at the beginning of each year from the date of the death of the Insured, for a fixed period of twenty years and for so many years longer as the Beneficiary shall survive, in accordance with option 3 in the following Table for each One Thousand Dollars of said net sum. Any installments payable under options 2 and 3, which shall not have been paid prior to the death of the Beneficiary, shall be paid, unless otherwise directed in said notice, to the Beneficiary's legal representatives or assigns. When any option calling for annual payments is elected, the policy shall be surrendered upon its maturity and a supplementary non-participating contract shall be issued for the option elected. Unless otherwise specified by the Insured or by the Beneficiary in making such election, the Beneficiary may at any time surrender the contract guaranteeing the payment of the installments for the commuted value of the payments

yet to be made, computed upon the same basis as option 2 on the following Table; provided that no such surrender and commutation shall be made under option 3, except after the death of the Beneficiary occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR EACH \$1,000.

OPTION (2)		OPTION (3)					
Number of Annual Installments	Amount of Each Installment	Age of Beneficiary at Death of Insured	Amount of Each Installment	Age of Beneficiary at Death of Insured	Amount of Each Installment	Age of Beneficiary at Death of Insured	Amount of Each Installment
2	\$507 39	0	\$42 48	25	\$43 16	50	\$56 00
3	343 23	1	40 17	26	43 49	51	57 29
4	261 19	2	39 38	27	43 84	52	57 98
5	211 99	3	39 06	28	44 20	53	58 66
6	179 22	4	38 93	29	44 58	54	59 32
7	155 83	5	38 91	30	44 98	55	59 96
8	138 30	6	38 96	31	45 39	56	60 58
9	124 69	7	39 05	32	45 82	57	61 16
10	113 81	8	39 19	33	46 27	58	61 72
11	104 92	9	39 35	34	46 73	59	62 23
12	97 53	10	39 52	35	47 22	60	62 71
13	91 29	11	39 70	36	47 73	61	63 15
14	85 94	12	39 88	37	48 25	62	63 54
15	81 32	13	40 08	38	48 79	63	63 89
16	77 29	14	40 28	39	49 36	64	64 20
17	73 74	15	40 49	40	49 94	65	64 45
18	70 59	16	40 71	41	50 54	66	64 67
19	67 78	17	40 94	42	51 17	67	64 85
20	65 25	18	41 18	43	51 80	68	64 98
21	62 98	19	41 42	44	52 45	69	65 09
22	60 91	20	41 68	45	53 12	70	65 16
23	59 04	21	41 95	46	53 80	71	65 21
24	57 32	22	42 24	47	54 49	72	65 23
25	55 75	23	42 53	48	55 19	73	65 25
		24	42 84	49	55 89	and over	

THIS AGREEMENT is made in consideration of the statements and agreements contained in the application herefor, which is hereby made a part hereof, and of the payment of *Three Hundred Sixty-Five and 20/100* Dollars, on or before the delivery of the policy, as the premium for term insurance for the first policy year ending with the *twenty-sixth* day of *February*, 1917, which insurance shall thereafter be renewed for the whole period of the life of the Insured, without medical re-examination, by the payment of *Three Hundred Sixty-Five and 20/100* Dollars, on or before the *twenty-sixth* day of *February*, 1917, and on each succeeding anniversary of said date, until *nineteen* full annual renewal premiums shall have been paid, or until the prior death of the Insured. The premium hereon for the first year shall be applied to the expense account and mortality for the year.

Any premium due hereunder may be paid semi-annually or quarterly at the option of the insured, in accordance with the Company's tables of semi-annual and quarterly premiums.

In Witness Whereof, THE SOUTHERN STATES LIFE INSURANCE COMPANY, of Alabama, at its General Office in Atlanta, Georgia, has, by its President and Secretary, executed this contract, this *twenty-sixth day of February, 1916*

FRANK ORME,
Secretary.

WILMER L. MOORE,
President.

SUPPLEMENTAL AGREEMENT.

THE SOUTHERN STATES LIFE INSURANCE COMPANY
Waiver of Premium in the Event of Total and Permanent Disability.

The premium stated on the face of policy No. 99999 on the life of *John Doe* (to which this agreement is attached and forms a part) includes an additional premium of *Three and 00/100 Dollars*, payable until *nineteen full annual renewal premiums shall have been paid, or until the prior death of the Insured*, and in consideration of such additional premium, The Southern States Life Insurance Company, of Alabama, hereby grants the following waiver of premium in the event of permanent total disability on the part of the Insured:

After two full annual premiums on the policy shall have been paid in cash and before default in payment in cash of any subsequent premium on the due date thereof, and without any allowance under the grace clause herein, if the Insured, before attaining the age of sixty years, shall furnish to the Company while the policy is in full force, satisfactory proof, sixty days at least before the next due date of the premium payable thereunder, that he has suffered the permanent and entire loss of the sight of both eyes, or the severance of both hands at or above the wrists or of both feet at or above the ankles or of one entire hand and one entire foot the Company will, upon receipt of such proof, by endorsement on the policy waive payment of the premiums thereafter becoming due thereunder.

Or, if the Insured shall, in like manner, furnish to the Company satisfactory proof that, by the total and permanent loss of reason followed by a verdict of insanity by a court of competent jurisdiction and the commitment and retention for life of the Insured to and in an insane asylum, or by any other bodily injury or disease, he has become physically incapacitated and is and will be permanently, continuously and wholly prevented from engaging in any occupation or performing any work for any kind of compensation of financial value, and that such disability has then existed for sixty days, the Company, upon receipt of such proof, will by endorsement on the policy waive payment of the premiums thereafter becoming due under the policy during the continuance of such disability. Provided, that notwithstanding proof of such disability may have been accepted as satisfactory by the Company, the Insured shall, at all times on demand, furnish to the Company satisfactory proof of the continuance of such disability, and if so required, submit to an examination by a physician, or physicians, selected by the Company and if the Insured shall fail to furnish such proof, or submit to such examination, or it shall appear to the Company that the Insured is able to perform any work or to follow any occupation whatever for compensation, gain or profit, all premiums thereafter falling due must be paid by the Insured in conformity with the policy and the waiver by the Company, as herein described, shall thereupon terminate.

Any premium waived as hereinbefore provided shall not be deducted from the sum payable under the policy and the loan and surrender values provided for therein shall be the same as if such premiums had been paid in cash.

Such premiums as may fall due on the policy, after a claim has been made thereunder and before the same has been approved by the Company, shall be paid by the Insured in accordance with the term

of the policy and same shall be repaid by the Company on approval of the claim.

This agreement may be cancelled upon any anniversary of the policy upon the written request of the Insured to the Company, whereupon the above specified extra premium shall be no longer payable and the entire annual premium payable under the policy shall be reduced to *Three Hundred Sixty-Two and 20/100 Dollars*, but in no event shall payment of said extra premium be required after the Insured shall have attained sixty years of age.

Dated at Atlanta, Georgia, the *twenty-sixth* day of *February*, 1916.

THE SOUTHERN STATES LIFE INSURANCE COMPANY,
WILMER L. MOORE, *President*.

FRANK ORME, *Secretary*.

NOTICE.—It is not necessary for the Insured or the Beneficiary to employ the agency of any person, firm or corporation in collecting the insurance under the policy or in receiving any of its benefits. Time and expense will be saved by writing direct to the General Office in Atlanta, Ga.

APPLICATION.

I hereby agree that all the answers and statements contained in this application, together with those made to the Company's Medical Examiners, are by me warranted to be true and complete, and that they are offered to The Southern States Life Insurance Company as a consideration for and as the basis of the contract with said Company under any policy issued on this application, and that no other statements, representations or information made or given by or to the person soliciting or taking this application for insurance, or by or to any other person, shall be binding on said Company unless the same be reduced to writing and made a part of this application. And I further agree that any policy issued hereon shall not take effect unless and until the first premium shall have been actually paid to the Company and the policy delivered to me during my lifetime and continued good health, except that when the premium has been paid in advance to an authorized Agent of the Company, and a binding receipt on the Company's authorized form has been given by such Agent, the liability of the Company shall be as stated in such binding receipt, and that I will accept and pay for said policy if same be issued as applied for.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded by the Medical Examiner.

20 PREMIUMS LIFE POLICY WITH DISABILITY
BENEFITS.

No. 99999.

AGE. 35.

AMOUNT \$10,000.

PREMIUM \$372.00.

THE STATE LIFE INSURANCE COMPANY
OF INDIANAPOLIS, INDIANA.

Hereby Insures the life of *John Doe* (hereinafter called the insured) of *Indianapolis*, State of *Indiana*, and agrees to pay the sum of *Ten Thousand* Dollars at the Home Office of the Company, Indianapolis, Indiana, to *Mary E. Doe*, his wife (or to such other beneficiary or beneficiaries as may be designated by the insured as hereinafter provided) if living, otherwise to the insured's executors, administrators or assigns, upon receipt at said Home Office of due proof of the death of the insured, and of the interest of the claimant, this Policy being then in force, less any indebtedness to the Company on account of or secured by this Policy, including any of the current year's premium remaining unpaid.

NON-FORFEITURE OPTIONS.—After premiums have been paid for two years from the date hereof (this policy being then in force, and provided there is no indebtedness against it), at the time any premium becomes due, or within the period of grace, or upon default in the payment of any premium when due, or within thirty-one days thereafter, the owner of this policy may select any one of the options in the following table, and in the event that no such selection is made, the Company will continue this policy in force as extended insurance, according to the first option, and all other options will be deemed waived; such extended insurance being non-participating and without loan or cash values. The values in the table apply only in the event there is no indebtedness against the policy; but any such indebtedness may be paid in cash and the values in the table will then be applicable; or if not so paid, the cash and loan values will be reduced by the amount of indebtedness, and the amount of paid-up insurance will be reduced in the ratio of the indebtedness to the net value of such insurance, and the extended insurance shall be for such length of time only as the excess of the net value of extended insurance as shown in the table, over the indebtedness will purchase at the insured's attained age at the net single premium rate by the American Experience Table of Mortality and three per cent interest. Dividend additions to the policy, and additional premium payments for any fractional part of a year, if any, will increase the values in the table in proportion to the increase in the value of the reserve thereby.

If full years' premiums have been paid for	First Option		Second Opt.	Third Option	Fourth Opt.
	Extended Insurance in years and days for the full amount of this policy		Upon legal surrender of this policy a paid-up participating policy for	Amount the Company will pay in cash upon legal surrender of this Policy	Amount the Company will loan, subject to the loan provisions on the second page hereof
	Years	Days			
2 Years	2	33	\$ 540 00	\$ 235 40	\$ 230 00
3 ..	4	315	1080 00	478 70	470 00
4 ..	7	251	1610 00	730 00	730 00
5 ..	10	154	2150 00	989 60	980 00
6 ..	12	330	2680 00	1257 80	1250 00
7 ..	15	34	3210 00	1535 00	1530 00
8 ..	16	352	3740 00	1821 40	1820 00
9 ..	18	204	4270 00	2117 20	2110 00
10 ..	19	341	4800 00	2422 80	2420 00
11 ..	21	45	5320 00	2738 60	2730 00
12 ..	22	64	5840 00	3064 70	3060 00
13 ..	23	47	6360 00	3401 60	3400 00
14 ..	24	10	6880 00	3749 60	3740 00
15 ..	24	339	7400 00	4109 00	4100 00
16 ..	25	326	7910 00	4480 40	4480 00
17 ..	26	363	8430 00	4864 30	4860 00
18 ..	28	134	8950 00	5261 40	5260 00
19 ..	30	116	9470 00	5672 70	5670 00
20 ..	For Life		10000 00	6099 20	6090 00
25 ..				6667 20	6660 00
30 ..				7232 40	7230 00
35 ..				7767 30	7760 00

The reserve on this policy is computed on the basis of the American Experience Table of Mortality and three per cent interest. The first year's insurance under this policy is term insurance purchased by the whole or a part of the premium to be received during the first policy year, and the policy shall be valued according to its terms and the laws of the State of Indiana. In every case the values in the foregoing table are equal to the full reserve on the policy less not to exceed one-half of one per centum of the sum insured. After the period covered by the foregoing table, and subject to the same conditions, the cash and loan values will be the full reserve less any indebtedness against the policy.

This contract is made in consideration of the application therefor, which is made a part hereof, and a copy of which is hereto attached, and in further consideration of the sum of *Three Hundred Seventy-two and 00-100* Dollars, to be paid in advance to the Company on or before the delivery of this policy, and of the payment of a like sum on or before the *ninth* day of *February* in each year until *twenty* full years' premiums, including the first, have been paid or until the prior death of the insured.

I. PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above in advance, as follows: *One Hundred Ninety-three and 40-100* Dollars semi-annually on each *ninth* day of *February* and *August* or *Ninety-eight and 60-100* Dollars quarter-annually on each *ninth* day of *February*, *May*, *August* and *November*.

Except as herein provided, the payment of a premium or any installment thereof, shall not maintain the policy in force beyond the date when the next premium or any installment thereof is payable.

All premiums are payable in advance at said Home Office or to an agent of the Company, upon delivery of the receipt therefor signed by the President or Secretary of the Company, and countersigned by the said agent.

A grace of thirty-one days shall be granted for the payment of every premium after the first year, during which time the insur-

shall continue in force. If the Insured shall die during the period of grace, any unpaid premium for the current year will be deducted from any amount payable hereon in any settlement hereunder.

II. PARTICIPATION.—This policy shall participate in the surplus of the Company, except during such time as it may be in force as extended insurance, as apportioned by the Board of Directors of the Company, and at the end of the second year and annually thereafter the divisible surplus so ascertained accruing thereon will be credited to this policy as a dividend. Dividends thus credited, at the option of the owner of this policy, shall be: First, paid in cash; or, Second, applied toward the payment of any premium; or Third, applied to the purchase of paid-up participating additional insurance which may be surrendered at any time and the reserve value, not less than the original cash value, applied to pay current premiums; or, Fourth, left to accumulate to the credit of the policy with interest at not less than three per cent per annum, and payable at the maturity of the policy, or withdrawable on any anniversary of its date. Unless the owner of this policy shall elect otherwise, in writing, the apportioned dividends shall be held to the credit of the policy, in accordance with the Fourth Option, and if any premium is not paid at the expiration of the days of grace the Company will keep the policy in force by applying said dividend accumulations to the payment due on the policy, provided such accumulations are sufficient to pay a quarterly installment of an annual premium. By action of the Board of Directors a dividend will be credited to this policy at the end of the first year, provided the full annual premium for the second year is paid.

III. PAID-UP AND ENDOWMENT OPTIONS.—Whenever the reserve on this policy at the end of a policy year, taken together with the reserve on existing additions, shall be equal to or greater than the net single premium by the American Experience Table of Mortality, with three per cent interest for an amount of insurance equal to the face amount of this policy for the attained age of the Insured, the Company, at the written request of the Insured, accompanied by the policy (provided this policy be free from indebtedness), will endorse the policy as full-paid participating insurance payable at the same time and in the same manner as the original policy for such an amount as said reserve will purchase when thus applied; or whenever said reserve at the end of a policy year, shall be equal to or greater than the face amount of this policy, the Company, upon receipt of the policy with a full and valid surrender thereof and all claims thereunder, will pay in cash the face amount of this policy and any excess of said reserve, less any existing indebtedness to the Company on account of or secured by this policy.

IV. PRIVILEGE OF CHANGE.—This policy while in full force and before the Insured has attained the age of sixty years, may be changed at any time without medical re-examination, for a policy of the same amount upon any plan issued by the Company at the time this policy takes effect, and having a higher rate of premium. Such change shall be effective upon payment of a sum equal to the difference between the premiums on the new policy and the premiums paid on this policy, with compound interest at the rate of five per cent per annum from the due date of each payment to the date when the change is made, and upon the surrender of this policy. The new policy will take effect as of the date of this policy, and the premium will be based upon the same age as this policy. The cash value of any dividends standing to the credit of this policy as well as any additional cash value of such dividends that would have been credited under the new policy, may be used in the settlement of the difference in premiums.

V. Loans.—After two full years' premiums shall have been paid, at any time while this policy is in force, except such time as it shall be in force as extended insurance, the Company will loan on the sole security of this policy upon proper legal assignment and delivery thereof, a sum equal to, or at the option of the Insured less than the loan value of the policy in the table of options on the first page hereof, according to the number of full years' premiums paid, at the time the loan is made, plus the value of the reserve on any dividend additions to the policy, less any existing indebtedness on or secured by the policy and any unpaid portion

of the current year's premium. Interest in advance to the end of the current policy year, at five per cent per annum will be charged. Interest at the same rate will be due and payable annually in advance thereafter, and if not so paid will be added to the principal and bear the same rate of interest: Provided, that unless applied for on the anniversary of the date of the policy, or within thirty-one days thereafter, the Company reserves the right to defer such loan for not exceeding sixty days from the receipt of the application therefore. Failure to repay such loan, or to pay interest thereon when due, shall not void the policy unless the total indebtedness thereon shall equal or exceed the amount loanable hereunder, at the time of such failure, in which case the policy shall immediately cease and become void: Provided, that such termination shall not take effect until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured and assignee, if any.

VI. TOTAL AND PERMANENT DISABILITY.—If the Insured, after paying at least one full annual premium and before default in the payment of any subsequent premium, and before attaining the age of sixty years, shall become wholly and permanently disabled by bodily injury, or by disease, so that he is and will be permanently continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, the Company, upon receipt at its Home Office, of due proof of such disability of the Insured, will waive payment of the premiums thereafter becoming due, by a written endorsement hereon. Any premiums so waived shall not be a lien on this policy, and the values in the table of options on the first page hereof shall increase in the same manner as if the premiums were paid by the Insured. If the Insured should so far recover as to be able to engage in any gainful occupation, the obligation on the part of the Company to waive payment of premiums shall cease, and the Insured shall resume payment of premiums in accordance with this contract, beginning with the first premium becoming due after the date of such recovery. Proofs similar to those required in the first instance of such continuous disability must be furnished prior to the payment of each premium by the Company, if requested. Without prejudice to any other cause of disability the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists or of both feet above the ankles, or of the entire hand and the foot, occurring before age sixty, will be considered total and permanent disability within the meaning of this provision.

Upon the written request of the Insured and of the beneficiary and assignee, if any, after proof of total and permanent disability as aforesaid, and in lieu of all other values, benefits and options herein provided, the Company will pay in full settlement of this policy, one-twentieth of the sum originally insured (exclusive of any accident benefit) and dividend additions, if any, and will pay the same amount annually thereafter, until twenty such payments in all have been made, provided, that if there be any indebtedness against this policy, the amount of such annual payments will be reduced in the same proportion that such indebtedness bears to three-fourths of the sum insured. Each such annual payment shall reduce to that extent the amount of the insurance then in force, and in the event of the death of the Insured prior to the last of said payments, the remainder of the sum insured, less indebtedness, will be paid to the beneficiary, if living, if not, then to the executors, administrators or assigns of the Insured.

VII. CHANGE OF BENEFICIARY.—The Insured at any time and without cost, during the continuance of this policy, and subject to the rules of the Company regarding assignment and change of beneficiaries, may change the beneficiary by written notice to the Company, at its Home Office; such change shall take effect on the endorsement of the same on the policy by the Company, and be subject to the rights of any assignee.

VIII. ENTIRE CONTRACT.—This policy, together with the application therefor shall constitute the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in the application therefor.

IX. SUICIDE.—If the Insured, whether sane or insane, shall die by his own hand or act, within one year from the date hereof, the liability of the Company shall be limited to the amount of premiums paid hereon.

X. REINSTATEMENT.—This policy will be reinstated at any time succeeding default in premium payment upon evidence satisfactory to the Company of the insurability of the Insured according to the Company's usage, and payment of all premium arrears, with interest at the rate of five per cent per annum, and the payment or reinstatement of any indebtedness which existed at the time of such default with interest from that date.

XI. ASSIGNMENT.—No assignment of this policy shall be binding upon the Company until it is filed with the Company at its Home Office. The Company will not assume any responsibility for the validity of any assignment. All claims under assignments are subject to satisfactory proof of the assignee's interest in the life insured.

XII. INCONTESTABILITY.—This policy shall be incontestable after one year from the date hereof, except for non-payment of premiums. If the age of the Insured has been misstated, the amount payable under the policy shall be such as the premium paid would have purchased at the correct age.

XIII. INSTALLMENT OPTIONS.—The Insured reserves the right to change the method of payment of this policy as a death claim without the consent of any beneficiary, by filing at the Home Office of the Company a written request therefor, accompanied by this policy for endorsement of such change thereon, so as to provide that each \$1,000 of insurance due upon maturity of this policy by the death of the Insured shall be paid to the beneficiary in accordance with any one of the following installment options. In the event of there being more than one beneficiary entitled to share in the proceeds of the policy, the continuous installment options cannot be selected, but the right under the limited installment option shall be joint and vest in the survivors, and shall not be severed without the consent of the Company. The first installment will be paid in each case upon receipt of due proof of the death of the Insured, during the continuance of this policy, and of the interest of the claimant; subsequent installments will be paid annually thereafter. Unless the Insured shall make and file a written request therefor the Company will not commute any installment payments during the lifetime of the beneficiary.

Option 1. In ten annual installments of \$113.80 each, amounting to \$1,138.00.

Option 2. In fifteen annual installments of \$81.30 each, amounting to \$1,219.50.

Option 3. In twenty annual installments of \$65.25 each, amounting to \$1,305.00.

Option 4. In annual installments during the life of the beneficiary, the amount of each installment to be determined by the schedule below for this option, in accordance with the age of the beneficiary, nearest birthday, at the date of the death of the Insured. If the beneficiary should die before twenty annual installments have been paid, the Company will pay any remaining installments to the executors, administrators or assigns of the beneficiary.

Option 5. In annual installments during the life of the beneficiary, the amount of each installment to be determined by the schedule below for this option, in accordance with the age of the beneficiary, nearest birthday, at the date of the death of the Insured.

XIV. INSTALLMENT COUPONS.—Should the policy become a valid claim by death, and the Insured has selected either the first, second or third of the installment options as above provided, the Company will upon surrender of the policy, issue to the beneficiary its installment contract with coupons attached, numbered consecutively according to the number of such installments under the option selected, and each coupon providing for the payment of one of the annual installments, and should the fourth or fifth option be selected, the Company will upon such surrender of the policy, issue to the beneficiary its annuity contract, providing for the payment of annual installments, in accordance with the terms of the option selected.

XV. PREMIUMS.—In case any premium should not be paid when due, according to the terms of this contract, then and in every such case, this policy shall cease and determine, except as otherwise herein expressly provided. If any note or other obligation given for the first year's premium or any part thereof on this policy shall not be paid when due, this policy contract shall be and become null and void without any notice or action of the Company, notwithstanding any receipt which may have been given for such premium.

XVI. AUTHORITY.—Only the President, a Vice-President or the Secretary (and then in writing only) has power in behalf of the Company to make or modify this or any contract of insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above.

XVII. PROOFS OF DEATH.—In the event of the death of the Insured while this policy is in force, application should be made to the Company at its Home Office, for blank forms upon which to make proofs.

XVIII. CHANGE OF ADDRESS.—The Insured should give prompt notice to the Company of any change of residence or postoffice address. Notice of each and every payment due or to become due hereon at the date named is given and accepted by the delivery and acceptance of this policy, and any further notice of such payment due or to become due required by any statute is hereby expressly waived.

XIX. ANNUAL MEETING.—The Insured is hereby notified that, by virtue of this policy, while the same remains in force, he is a member of the State Life Insurance Company, and entitled to vote at its annual meetings, which are holden at its Home Office, in the City of Indianapolis, Indiana, on the third Thursday of January in each year, at two o'clock P. M.

IN WITNESS WHEREOF, The State Life Insurance Company has caused this Policy to be signed by its President and Secretary, at its Home Office in the City of Indianapolis, this *ninth* day of *February*, one thousand nine hundred and *thirteen*.

ALBERT SAHM,

Secretary.

HENRY W. BENNETT,

President.

INSURANCE DEPARTMENT.

Office of Auditor of State of Indiana.

Indianapolis, January 25, 1916.

I hereby certify that the STATE LIFE INSURANCE COMPANY of Indianapolis, Indiana, does business under the Compulsory Reserve Deposit Law of the State of Indiana, and maintains in accordance with said law, in the office of the Auditor of State of Indiana a deposit of securities in character as required by said law, in an amount in excess of the net cash value of all outstanding policies.

In Testimony Whereof, I hereunto set my hand and affix my official seal this 25th day of January, 1916.

(Seal)

DALE J. CRITTENBERGER,

APPLICATION.

Auditor of State.

It is hereby agreed that all the foregoing statements and also those I make to the Company's Medical Examiner, which are hereby made a part of this application, are offered to the Company as a consideration for the policy applied for, which policy I agree to accept, if issued as applied for, but the same shall not take effect until this application, which I agree to complete by submitting to a medical examination, has been accepted by the Company at the Home Office in Indianapolis, Indiana, and the first premium shall have been paid to and accepted by the Company, or an authorized agent during my life and good health; provided, that if the premium on the policy herein applied for shall be paid by me at the time of making this application the insurance shall be in force from the date of the acceptance of this application by the Company's Medical Director.

I hereby waive, both for myself and for all persons who may hereafter claim any interest in the policy herein applied for, all my rights under any and all statutes that prohibit or restrict any physician who has attended me or prescribed for me, or who may in the future attend me or prescribe for me, from testifying in any court regarding my health, habits, or any communications may have made to him regarding the same, and I agree that such physician or physicians may testify as to all such matters as full as if no legal prohibition or restriction on such testimony had ever existed.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded by the Medical Examiner.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$366.10.

THE STATE MUTUAL LIFE ASSURANCE
COMPANY,
OF WORCESTER, MASSACHUSETTS
Incorporated 1844.

In Consideration of the application for this Policy, which is made a part of this Contract, a full copy of which application is hereunto annexed, and in further consideration of the payment, in advance, of the premiums required by this Policy, does insure the life of *John Ward*, of *Worcester*, County of *Worcester*, and State of *Massachusetts*, herein called the insured, in the amount of *Ten Thousand* Dollars, and promises to pay, at its Home Office in *Worcester*, said amount to *Mary Ward*, wife of the insured, if living, or to such other beneficiary as may, according to the conditions stated herein, be finally designated and recognized by endorsement hereon, and if no such beneficiary be then living, then to the executors, administrators or assigns of the insured, upon due proof of the death of the said insured, during the continuance in force of this Policy, the unpaid premium, or instalments thereof, if any, for the balance of the policy year then entered upon, and any other indebtedness to the Company on account of this Policy being first deducted therefrom.

The annual premium required by this Policy is *Three Hundred Sixty-Six and 10/100* Dollars, and is due and payable on or before the *first* day of *March* in each year during the continuance of this Policy, until *twenty* full year's premiums shall have been paid, or until the prior death of the insured.

This Policy is issued and accepted subject to the provisions and conditions specified on the second and third pages hereof, which are hereby made a part of this Contract.

This Policy shall be incontestable after one year from the date of its issue, except for non-payment of premiums.

In Witness Whereof, the said Company has, by its President and Secretary, executed this Contract at *Worcester*, *Massachusetts*, this *first* day of *March*, one thousand nine hundred and *fifteen*.

D. W. CARTER,
Secretary.

B. H. WRIGHT,
President.

GENERAL PROVISIONS.

POLICY AND APPLICATION ENTIRE CONTRACT.—This policy and the application therefor shall constitute the entire contract between the parties hereto, and all the statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim thereunder unless it be contained in the written application, therefor and a copy of such application be securely attached thereto when issued.

This policy shall not take effect until actually delivered and the first premium paid hereon during the lifetime of the insured.

The possession of this policy is not evidence that the first premium has been paid. The first and all subsequent premiums are due and payable at the Home Office of the Company in Worcester, Massachusetts, or to an agent of the Company upon delivery of a receipt for the Premium, signed by the President, Vice-President, or Secretary, and countersigned by the agent or agency cashier designated thereon.

PREMIUM PAYMENTS.—The premiums on this policy are payable annually, in advance, but the insured may, with the assent of the Company, pay the same, in advance, in semi-annual or quarter-annual instalments, according to the Company's published rates therefor, provided such semi-annual or quarter-annual instalment of the annual premium amounts to at least the sum of \$5.00.

In case of failure to pay any premium when due, or within the grace period, this policy shall thereupon lapse and become void and all premium payments previously made shall be forfeited to the Company, and its only liability hereunder shall be such, if any, as is stated in this policy. This policy is issued by the Company and accepted by the insured with the agreement that, subject to the provisions contained herein, no annual premium, or semi-annual or quarter-annual instalment of the annual premium, paid on this policy shall continue it in force beyond the date on which the next annual premium, or semi-annual or quarter-annual instalment of the annual premium, shall become due.

GRACE PERIOD.—After the payment of the first regular premium annual, semi-annual or quarterly, a grace of thirty-one days, without interest, will be allowed in the payment of all future premiums. During the period of grace this policy shall remain in full force.

PREMIUM LOANS.—If this policy be not assigned, upon request of the insured, made prior to any default in the payment of any premium hereunder, the Company will make a loan to the insured with interest at the rate of six per centum per annum from due date of said premium, for the sole purpose of paying such premium, provided the Cash Surrender or Loan Value hereunder is sufficient to cover such loan with interest to the time the next premium (annual, semi-annual or quarterly) is due hereon. Any premium loan, with accrued interest, may be repaid at any time prior to default in premium payment, but until paid will be an indebtedness hereunder.

POLICY LOAN.—After two full annual premiums have been paid on this policy, and provided it is not continued as Extended Insurance, the holder hereof, upon its proper assignment and delivery to the Company, shall, within thirty days of the application therefor, be entitled to a loan from the Company on the sole security of this policy, with interest at the rate of six per centum per annum, of sum not exceeding its loan value, as shown by the accompanying table, less interest on the amount so loaned to the next anniversary of this policy, and less any indebtedness to the Company under this policy and any unpaid portion of the premium for the then current policy year. Failure to repay any such loan or to pay interest thereon shall not avoid this policy while the total indebtedness hereon is less than such loan value at the time such default in payment occurs nor until thirty-one days after notice has been mailed by the Company to the last known address of the insured or assignee, if any.

RE-INSTATEMENT.—This policy may be re-instated at any time after default in premium payment, provided it has not been surrendered for its cash value, or its extension period expired, upon the production of evidence, satisfactory to the Company, of the insurability of the person whose life was insured and the payment of all over-due premiums and the payment or re-instatement of any other indebtedness to the Company under this policy with simple interest at the rate of six per centum per annum.

CHANGE OF PLAN.—At any time while this policy is in full force, it may be changed, without medical examination, to any other form of policy in use by the Company at the time this policy was issued, but without the right to disability benefits, provided the rate of premium be not diminished thereby, upon payment of the difference between the premiums under the new policy and the premiums paid under this policy (exclusive of the special premiums paid for disability benefits) for the same period and the same amount of insurance, with interest compounded annually at the rate of six per centum per annum, and with proper adjustment of differences in dividends apportioned under the two forms of policies. The new policy will be for the same amount, bear the same date, and written at the same age as this policy.

MODIFICATIONS.—Agents are not authorized to modify this policy or to extend the time of paying the premium.

CHANGE OF BENEFICIARY.—If the right to do so has been reserved in the application for this policy, the insured, if of full age, at any time during the continuance of this policy, may change and successively change the beneficiary hereunder, whether original or substituted, without his or her consent, provided that any proposed beneficiary shall have an insurable interest in the life of the insured, and, further, that any change in beneficial interest shall be subject to the right of any assignee. The insured may, however, declare the designation of any beneficiary to be irrevocable. During the lifetime of any irrevocably designated beneficiary, the insured shall not have the right to revoke or change the designation of that beneficiary, without his or her consent. If any beneficiary, revocable or irrevocable, dies before the insured, the interest of such beneficiary shall vest in the insured. Every change or designation must be made by written notice to the Company at its Home Office, accompanied by this policy, and will take effect only when endorsed on this policy by the Company.

WAR RISK.—Military and Naval service in time of war is a risk not assumed by the Company or covered by this policy during the first year, and if the insured shall engage in such service during the first year this policy is in force, this policy shall thereupon become null and void and no claim shall exist thereunder except for the amount of the premium paid thereon.

SUICIDE.—If the insured shall commit suicide within one year from the date hereof, while sane or insane, this policy shall be null and void, except for the amount of the premium paid thereon.

ASSIGNMENT.—No assignment of this policy shall be valid unless made in writing and filed with the Company at its Home Office. By receiving or filing any assignment, the Company assumes no responsibility as to its validity. The claim of any assignee shall be subject to any indebtedness to the Company hereunder.

ERROR IN AGE.—If the age of the insured was incorrectly stated in the application for this policy, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age. Any error in age discovered during the lifetime of the insured will be subject to correction and adjustment of premium.

RESERVE.—The reserve on this policy will be based on the American Experience Table of Mortality with interest at three per centum per annum.

INSTALMENT OPTIONS.

CONDITIONS OF INSTALMENT SETTLEMENT.—Settlement by Instalments may be substituted for payment of the proceeds of this policy in one sum, according to one of the following Options, and subject to the conditions stated below.

If there be any indebtedness to the Company on account of this policy when it becomes a claim, such indebtedness will be deducted from its proceeds and the balance due will be the basis of any settlement by Instalments hereunder.

The insured at any time while this policy is in force, for an amount not less than One Thousand (\$1,000) Dollars and not assigned, may, by notice to the Company in writing, choose one of the methods of settlement designated below. After making selection of manner of payment, the insured may revoke his selection and select another by notifying the Company in writing. If such choice is not made by the insured, the same privilege shall be extended to the beneficiary at the time this policy becomes a claim, with the right to receive the present value of any unpaid Instalments in one sum.

After the death of the insured (selection of Instalment Option having been made), on the payment of the first Instalment upon either of the plans mentioned below, this policy shall be returned to the Company for proper endorsement or surrendered to the Company in exchange for an Instalment Contract in accordance with the Instalment Option selected. The first instalment shall be paid upon satisfactory proof of claim upon the Company, and subsequent Instalments shall be paid annually thereafter upon the anniversary of the first Instalment payment.

The beneficiary shall not have the right to commute the Instalments payable hereunder unless the insured, during his or her lifetime, shall have given such right to the beneficiary, and notified the Company in writing to that effect.

Should the beneficiary under this policy, surviving the insured, die before receiving all the Instalments payable, the then present or commuted value of all such Instalments shall be paid in one sum to the executors or administrators of the said beneficiary, unless other provisions shall have been previously made for the continuation of the Instalment payments.

EQUAL INSTALMENTS.—OPTION A.—On the basis of each One Thousand (\$1,000) Dollars due, the proceeds may be paid in any number of equal annual instalments, from five to twenty-five, as may be designated, according to the following table:

Number of Instalments.....	5	6	7	8	9	10	11
Amount of Instalments.....	\$211 99	\$179 22	\$155 83	\$138 30	\$124 69	\$113 82	\$104 93
Number of Instalments.....	12	13	14	15	16	17	18
Amount of Instalments.....	\$97 54	\$91 29	\$85 95	\$81 32	\$77 29	\$73 74	\$70 59
Number of Instalments.....	19	20	21	22	23	24	25
Amount of Instalments.....	\$67 78	\$65 25	\$62 98	\$60 92	\$59 04	\$57 32	\$55 75

CONTINUOUS INSTALMENTS.—OPTION B.—On the basis of each One Thousand (\$1,000) Dollars due, the proceeds may be paid in five;

ten, fifteen, twenty or twenty-five Instalments, each for an amount determined by the attained age of the beneficiary and the number of the stipulated Instalments selected at the time this policy becomes a claim, according to the following table; and in addition thereto similar amounts shall be paid yearly during the after lifetime of the beneficiary.

Attained Age.	Number of Stipulated Instalments.					Attained Age.	Number of Stipulated Instalments.				
	5	10	15	20	25		5	10	15	20	25
0	\$39 92	\$39 40	\$38 82	\$38 20	\$37 58	41	\$53 16	\$52 13	\$50 82	\$49 28	\$47 53
1	39 92	39 40	38 82	38 20	37 58	42	54 01	52 92	51 53	49 88	48 00
2	39 92	39 40	38 82	38 20	37 58	43	54 91	53 75	52 27	50 49	48 47
3	39 92	39 40	38 82	38 20	37 58	44	55 86	54 63	53 04	51 13	48 95
4	39 92	39 40	38 82	38 20	37 58	45	56 87	55 53	53 84	51 78	49 42
5	39 92	39 40	38 82	38 20	37 58	46	57 94	56 54	54 68	52 44	49 90
6	39 92	39 40	38 83	38 23	37 64	47	59 08	57 56	55 55	53 12	50 37
7	39 93	39 44	38 89	38 30	37 72	48	60 28	58 64	56 46	53 81	50 83
8	40 00	39 53	38 98	38 41	37 83	49	61 56	59 78	57 39	54 51	51 30
9	40 13	39 66	39 12	38 55	37 96	50	62 92	60 98	58 36	55 21	51 74
10	40 30	39 82	39 28	38 70	38 11	51	64 36	62 23	59 36	55 93	52 17
11	40 49	40 01	39 46	38 88	38 28	52	65 88	63 54	60 38	56 63	52 59
12	40 69	40 21	39 65	39 06	38 45	53	67 50	64 93	61 44	57 33	52 98
13	40 90	40 41	39 85	39 24	38 63	54	69 22	66 37	62 52	58 02	53 36
14	41 12	40 62	40 05	39 44	38 81	55	71 05	67 87	63 61	58 71	53 71
15	41 35	40 85	40 26	39 64	39 01	56	72 99	69 45	64 72	59 37	54 03
16	41 59	41 08	40 49	39 85	39 21	57	75 04	71 09	65 85	60 02	54 33
17	41 84	41 32	40 72	40 07	39 42	58	77 23	72 79	66 97	60 64	54 60
18	42 09	41 57	40 96	40 30	39 63	59	79 54	74 55	68 10	61 23	54 84
19	42 37	41 83	41 21	40 54	39 86	60	82 00	76 38	69 22	61 79	55 04
20	42 65	42 11	41 47	40 79	40 09	61	84 01	78 27	70 33	62 31	55 22
21	42 95	42 39	41 75	41 06	40 33	62	86 13	80 20	71 42	62 80	55 37
22	43 26	42 69	42 03	41 32	40 59	63	88 35	82 18	72 49	63 24	55 49
23	43 58	43 01	42 33	41 61	40 85	64	90 71	84 20	73 52	63 64	55 58
24	43 92	43 35	42 65	41 90	41 13	65	93 19	86 29	74 52	64 00	55 65
25	44 27	43 67	42 97	42 21	41 41	66	95 80	88 31	75 46	64 30	& over
26	44 64	44 03	43 31	42 53	41 70	67	98 56	90 39	76 35	64 56	
27	45 03	44 41	43 67	42 86	42 01	68	101 45	92 47	77 18	64 77	
28	45 44	44 80	44 04	43 21	42 33	69	104 49	94 55	77 94	64 94	
29	45 87	45 21	44 43	43 57	42 66	70	107 68	96 60	78 63	65 06	
30	46 32	45 65	44 84	43 95	43 00	71	111 01	98 62	79 25	& over	
31	46 80	46 10	45 27	44 35	43 36	72	114 48	100 58	79 78		
32	47 29	46 58	45 71	44 76	43 72	73	118 06	102 47	80 22		
33	47 82	47 08	46 18	45 19	44 10	74	121 82	104 27	80 58		
34	48 37	47 60	46 67	45 63	44 49	75	125 66	105 97	80 85		
35	48 95	48 15	47 19	46 10	44 89	76	129 69	107 56	& over		
36	49 56	48 73	47 73	46 58	45 31	77	133 61	108 99			
37	50 20	49 34	48 29	47 08	45 73	78	137 65	110 25			
38	50 89	49 99	48 88	47 60	46 17	79	141 70	111 31			
39	51 60	50 67	49 50	48 14	46 61	80	145 73	112 17			
40	52 36	51 38	50 15	48 70	47 07		& over	& over			

PARTIAL PAYMENT AND DEPOSIT.—OPTION C.—The proceeds or any part of the proceeds of this policy, in even Hundreds of Dollars, to the amount of not less than One Thousand (\$1,000) Dollars, may be left with the Company and the person entitled thereto shall receive thereon at the end of each year interest at the rate of three per centum per annum. The amount so left with the Company may be withdrawn at any time when an instalment of interest is payable, unless otherwise directed by the insured during his lifetime, and if not withdrawn the said amount, together with any accumulation of interest accrued thereon from the date when the last full interest instalment was payable, shall be paid in full upon satisfactory proof of the death of the beneficiary.

PARTIAL PAYMENT AND INSTALMENTS.—OPTION D.—The person legally entitled to the proceeds of this policy may elect to take part of said proceeds in cash and have the remainder, in even Hundreds of Dollars and to the amount of not less than One Thousand (\$1,000) Dollars, payable in accordance with one of the above Instalment Options.

MONTHLY, QUARTERLY OR SEMI-ANNUAL INSTALMENTS.—Provision may be made for payment in monthly, quarterly or semi-annual instead of annual Instalments, which shall be the full equivalent in value of the annual Instalments specified.

INSTALMENTS INCREASED BY DIVIDENDS.—The stipulated Instalments, payable under Instalment Options A and C and the first five, ten, fifteen, twenty or twenty-five under Instalment Option B, will be increased by any dividends which may be apportioned thereto.

INSTALMENTS INCREASED BY ADDITIONS.—Any outstanding paid-up dividend additions or dividend accumulations to the credit of this policy when it becomes a claim may be taken by the person legally entitled thereto, or included in the amount of the Instalment settlement.

At End of Year After Payment of Premiums for	Cash Surrender or Loan Values.	Participating Paid-up Insurance.	Participating Extended Insurance.	
			Years.	Days.
2 full years.	Amount. \$347 20	Amount. \$800	8	361
3 " "	594 50	1340	6	311
4 " "	849 60	1880	9	253
5 " "	1112 70	2420	12	128
6 " "	1384 00	2960	14	258
7 " "	1663 90	3490	16	269
8 " "	1952 70	4020	18	171
9 " "	2250 60	4550	19	247
10 " "	2557 80	5070	21	81
11 " "	2862 30	5570	22	98
12 " "	3176 80	6060	23	64
13 " "	3501 60	6550	24	8
14 " "	3837 00	7040	24	307
15 " "	4183 30	7530	25	249
16 " "	4541 00	8020	26	220
17 " "	4910 80	8520	27	247
18 " "	5293 10	9010	29	9
19 " "	5688 90	9500	31	25
20 " "	6099 20	10000	Life.	
25 " "	6637 20			
30 " "	7232 40			
35 " "	7767 80			
40 " "	8249 80			
45 " "	8690 60			
50 " "	9095 10			
55 " "	9452 80			
60 " "	9708 70			
61 " "	10000 00			

The above Values are computed according to the American Experience Table of Mortality with interest at three per centum per annum, and are upon the assumption that the premiums required by this policy (less current dividends) have been paid in full and that there is no indebtedness to the Company on account of this policy.

If the term of this policy extends beyond twenty years, the Values for the intermediate years after twenty, and the extensions, will be furnished upon application.

Loan values are available at any time during the policy years, in accordance with the Policy Loan Provision contained herein.

NON-FORFEITURE PROVISIONS.

NON-FORFEITURE OPTIONS.—After two full years' premiums have been paid on this policy, the holder hereof, within thirty days after default in the payment of a subsequent premium, may elect by a writing filed with the Company at its Home Office,

(a) to surrender the policy and, with the written assent of the person to whom it is made payable, receive its value in cash, or
(b) take paid-up insurance, which shall be participating, payable at the same time and on the same conditions as in the original contract, or

(c) have the insurance continued in force as Extended Insurance from the anniversary last passed for its face amount, including any outstanding dividend additions and less any indebtedness to the Company hereon or secured hereby, but without the right to loans.

AUTOMATIC PAID-UP PROVISION WITH SPECIAL BENEFITS.—If the holder shall not within thirty days from default surrender this policy to the Company for cash, as provided in Option (a), or elect by a writing filed with the Company at its Home Office to take Extended Insurance as provided in Option (C), the insurance will be binding upon the Company from the date of default without any further stipulation or act on the part of the insured, as provided in Option (b).

The Cash Surrender Value of Paid-up Insurance under Option (b), at any time, will be its net legal reserve. Paid-up Insurance under Option (b) will have Loan Values and will participate annually in the divisible surplus of the Company.

AUTOMATIC EXTENDED INSURANCE.—Upon the written request of the insured, Extended Insurance, as described above under Option (c), may be made the automatic option in case of default in the payment of any premium by an endorsement on this policy, made at the Home Office of the Company, provided such request is filed at the said Home Office when there is no premium due hereon and unpaid.

EXTENDED INSURANCE PARTICIPATING AND CASH VALUES.—If this policy is continued in force as Extended Insurance, it shall participate annually in the divisible surplus of the Company and its Cash Surrender Value will be its net legal reserve; and, upon proper request and release on the part of the insured, may be reconverted into a participating paid-up policy for an amount its Cash Value will purchase as a net single premium at the attained age of the insured, according to the American Experience Table of Mortality, with interest at three per centum per annum.

TERM OF EXTENDED INSURANCE AND AMOUNT OF PAID-UP INSURANCE.—The term for which this policy will be continued as Extended Insurance or the amount of Paid-up Insurance, as given in the accompanying table, is such as the Cash Value will purchase as a net single premium at the attained age of the insured, according to the American Experience Table of Mortality, with interest at three per centum per annum; but no provision contained herein shall operate to continue this policy in force beyond the term for which it was originally written.

CASH SURRENDER AND LOAN VALUES.—The Cash Surrender and Loan Value for each year, given in the accompanying table, is the reserve on this policy less a surrender charge having a maximum the second year (after payment of premiums for two full years) of Ten Dollars for each One Thousand Dollars of insurance hereunder, and decreasing annually thereafter by One Dollar and Twenty-five Cents for each One Thousand Dollars of insurance hereunder.

After payment of premiums for ten full years, the Cash Surrender and Loan Value for each year, including the intermediate years beyond twenty not given in the accompanying table, is the full reserve under this policy.

VALUES INCREASED BY ADDITIONS OR BY PAYMENT OF QUARTERLY OR SEMI-ANNUAL PREMIUMS.—The said values will be increased if

there are any outstanding paid-up additions to this policy and diminished if there be any indebtedness hereunder.

If any semi-annual or one or more quarter-annual instalment of the annual premium have been paid in any year, the values for that year will be the values at the end of the last policy year for which the annual premium was paid in full plus such proportionate part of the increase in the values at the end of the succeeding year.

DIVIDEND PROVISIONS.

DIVIDENDS.—This policy shall participate in the surplus of the Company.

The proportion of the divisible surplus of the Company contributed by this policy shall be ascertained and distributed annually as dividends, beginning at the end of the first policy year. Each such dividend shall, annually, at the option of the holder of the policy,

- (a) be payable in cash, or
- (b) be applied in reduction of premiums, or
- (c) to the purchase of a paid-up addition, which may be surrendered at any time for cash, or
- (d) be left with the Company to accumulate to the credit of the policy and be payable at the maturity thereof or be withdrawable either wholly or in part, in cash on demand by the holder of the policy or applied as hereinafter set forth. On dividends so left, interest will be allowed at not less than three per centum per annum but no allowance for interest will be made for a fractional part of a year.

AUTOMATIC PAYMENT OF PREMIUM BY DIVIDENDS.—If no election is made by the holder of this policy prior to any anniversary thereof the dividend for that anniversary will be held by the Company as provided in Option (d) and if any premium on this policy (annual, semi-annual or quarter-annual) is not paid at the expiration of the days of grace, the Company will keep this policy in force by applying the dividend accumulations to the payment due on this policy if such accumulations are sufficient to make such payment in full provided that nothing herein contained shall operate to continue this policy in force beyond the period for which any dividend accumulation so applied would carry the policy under its full premium rate nor beyond the term for which this policy was originally issued. Any dividends which may be apportioned hereon while this policy is continued as Extended Insurance shall not be applied to continue this policy in force beyond the term of extension given in the accompanying table of Values.

METHOD OF APPLYING DIVIDENDS TO PAYMENT OF PREMIUM.—The application of accumulations to the payment of premiums will be made as follows: The accumulations will be applied to the payment of the annual premium required by this policy. If not sufficient for the annual premium, then to the payment of a semi-annual instalment of the annual premium; and if not sufficient for a semi-annual, then to the payment of a quarter-annual instalment of the annual premium, and continuing in like manner so long as the remaining accumulations to the credit of this policy are sufficient to pay a quarter-annual instalment of the annual premium required by this policy. In case the failure to pay any semi-annual or quarter-annual instalment of the annual premium required by this policy occurs in any year after a payment of an instalment of such premium has been made by the insured, then the accumulations will be applied to the payment of unpaid quarter-annual or semi-annual instalments of the annual premium due during the year then entered upon. No remaining portion of such accumulations amounting to less than a quarter-annual instalment of the annual premium, according to the Company's published rates therefor, will be applied to continuing this policy in force but will remain to the credit of this policy and be paid with the amount due hereunder when it becomes a claim.

DIVIDENDS APPLIED TO MAKE POLICY FULLY PAID-UP.—Whenever the accumulations from dividends (d) and the cash value of dividend additions (c), if any, together with the reserve on this policy, computed according to the American Experience Table of Mortality with interest at three per centum per annum, shall be equal to the reserve computed in like manner on a fully paid-up policy of the same kind and amount at the age then attained by the insured, the Company will, upon the execution and delivery of a proper form of request and release, on presentation of this policy at its Home Office in Worcester, make an endorsement thereon showing that it has become paid-up.

DIVIDENDS APPLIED TO ACCELERATE MATURITY OF POLICY.—Whenever the accumulations from dividends (d) and the cash value of dividend additions (c), if any, together with the reserve on this policy, computed as above, shall be equal to the face amount of this policy, the Company will, upon the surrender of this policy, together with a legal release of all claims hereunder, pay as a matured endowment the amount of said policy less any existing indebtedness to the Company on account of same.

TOTAL AND PERMANENT DISABILITY BENEFIT PROVISION.

If the insured hereunder, after the payment of one full year's premium on this policy, and while no premium is in default, shall furnish due proofs that, before reaching the age of sixty years, because of accident or disease he has become wholly, continuously and permanently unable to pursue any gainful occupation and presumably for life will be unable to perform any work, mental or manual, or engage in any business for compensation or profit, and that such disability was sustained or contracted after the date hereof, the Company will with the written assent of all the parties in interest, pay to the insured, one tenth of the face amount of this policy, and a like amount annually thereafter, on the anniversary of the first instalment payment, during the continuance of such disability, until said face amount, less any indebtedness hereunder, shall have been paid in full, or until the maturity of the policy when any unpaid remainder of the sum insured, less any indebtedness, shall be paid as provided in this policy. The value of any dividend additions or accumulations then outstanding shall be payable with the final payment. The first instalment shall be paid one year after the receipt of such proof of said disability, and then only if it shall appear that the insured is still totally, permanently and incurably disabled as defined above. During said year any medical examiner, or other accredited representative of the Company, shall be permitted to examine the person of the insured in respect of the alleged disability, at such time and in such manner as the Company may desire. The payment of any premium during said year shall be waived, and this policy shall continue in force as if such premium had been paid.

Each annual instalment so paid shall reduce by the amount thereof the insurance in force, and the values provided under Non-Forfeiture Provisions hereunder shall be for the reduced amount, subject to any existing indebtedness.

This policy must be forwarded to the Home Office for endorsement of the payment of each disability instalment.

Whenever the cash surrender value of the reduced insurance is less than any indebtedness hereunder, the difference in amount shall be deducted from the succeeding instalment, and the indebtedness correspondingly reduced.

Whenever the amount of the instalments paid together with any indebtedness hereunder, shall equal the face amount of the policy and the value of any dividend additions or accumulations, the liability of the Company shall cease.

By the acceptance of this contract the insured agrees that, after the said instalments become payable as above described, any medical examiner appointed by the Company shall be allowed from time to time, but not oftener than once a year, to satisfy himself of the

continuance of such disability by the examination of the person of the insured, and if it is established that the insured has recovered so as to be able to again engage in some gainful occupation, or has so engaged, or if the insured refuses to permit such examination by a medical examiner, no further instalment payments will be made by the Company. But if the amount of insurance shall then have been reduced under the foregoing provisions, such reduced amount of insurance shall thereafter be the face amount of the policy and the premiums thereafter becoming due will be in proportion to the reduced amount of insurance, and all benefits under the policy will be reduced accordingly. During the period of disability, as defined above, the premiums hereon shall be waived.

If this policy becomes paid-up for a reduced amount or is continued in force as extended insurance, no disability benefits shall attach to it nor to any dividend additions payable hereunder.

The total and irrecoverable loss of the entire sight of both eyes, the severance of both hands above the wrist or both feet above the ankle, or similar loss of one foot and one hand, shall be considered as total and permanent disability within the meaning of this provision.

The provision for disability benefits herein set forth is granted in consideration of the payment of a special premium of \$6.10 with each annual premium payable hereunder, and this amount is included in the whole premium charged for this policy. The special premium shall cease (1) on the completion of the premium payment required by the terms of this policy; (2) on the policy anniversary nearest to age sixty of the insured, if prior to completion of said premium payments; or (3) it may be discontinued on any anniversary of this policy on the written request of the insured, accompanied by this policy for endorsement, in which latter event this provision will become void.

NOTICE.

The assured is hereby notified that by virtue of this policy he is a member of the STATE MUTUAL LIFE ASSURANCE COMPANY of Worcester and is entitled to vote, either in person or by proxy, at any and all meetings of said Company. The Annual Meetings are held at its Home Office on the third Tuesday of January in each year, at ten o'clock in the forenoon.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I HEREBY CERTIFY that I have read all the statements and answers in Parts I and II of this application, and declare that they have been correctly recorded by the soliciting agent and medical examiner, and that no circumstance or information touching my past and present state of health and habits of life has been withheld or omitted. I AGREE that the insurance hereby applied for shall not take effect until this application has been approved by the Company at its Home Office, and the first premium on the proposed policy shall have been paid and the said policy delivered to me while I am in the condition of health described herein, except in case a conditional receipt has been issued as hereinbefore provided. I ALSO AGREE that military and naval service in time of war is not a risk assumed by the said Company or covered by the proposed policy during the first year, and that should I engage in such service during the first year the proposed policy is in force, said policy shall thereupon become null and void and no claim shall exist thereunder except for the amount of the premium paid thereon. I FURTHER AGREE that if within one year from the date of the proposed policy I shall die by my own hand or act, whether I be at that time sane or insane, the proposed policy shall thereupon become null and void except for the amount of the premium paid thereon.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY—
TOTAL DISABILITY BENEFIT—GEOGRAPHICAL—
CLASS, MICHIGAN.

No. 99,999.

AGE, 35.

SUM ASSURED, \$10,000.

YEARLY PREMIUM, \$376.50.

SUN LIFE ASSURANCE COMPANY
OF CANADA

Head Office: Montreal

In **Consideration** of the representations and agreements contained in the application for this policy, a copy of which is attached hereto and made a part hereof, and of the sum of *Three hundred and seventy-six 50-100* Dollars to be to it paid on the *twentieth* day of *March, 1914*, and of the payment of a like amount yearly thereafter on the *twentieth* day of *March* in every year during the continuance of this policy, until *twenty* full years' premiums shall have been paid,

This Company Hereby Assures the life of *John Doe*, of *Detroit, State of Michigan, Merchant* (herein called the assured) in the sum of *Ten Thousand* Dollars, which shall be payable at its Office, in the City of *Detroit*, to the assured's wife, *Martha Doe*, or in the event of *her* death, then to the executors, administrators or assigns of the assured, on receipt at its Head Office of due proofs of the death of the assured deducting therefrom any sums due to the Company by either the assured or the beneficiary in connection with this policy, and the undue balance, if any, of the premium for the current policy year.

Both the sum assured and the premiums mentioned herein shall be paid in United States Currency.

The Privileges, Options and Mutual Agreements set forth on the second, third and fourth pages hereof form part of this contract and are binding on both parties hereto.

Signed and sealed at Montreal, this *twentieth* day of *March*, one thousand nine hundred and *fourteen*.

F. G. COPE,
Secretary.

T. B. MACAULAY,
President. Managing Director.

S. H. EWING,
Vice-President.

DIVIDEND PROVISIONS.

This policy is issued on the Annual Dividend Plan, the provisions of which are as follows:

That this policy shall participate in profits at the expiration of

each year from the date on which the first premium falls due, but no allotment of profits shall be made hereon unless the assured be alive at the end of each such year and this policy be then in force.

That the allotment and payment of profits at the end of the first policy year shall be conditional upon the payment of the premium for the second policy year.

That profits so allotted to this policy may be taken in any one of the following forms:

ONE.—As a bonus or reversionary addition to the sum assured.

TWO.—As a reduction of the premium for the ensuing year.

THREE.—As a single cash payment.

If either the second or the third of the above methods be chosen, the assured cannot revert to the first method at any future division except on producing a certificate of health satisfactory to the Company.

ALTERNATIVE METHODS OF SETTLEMENT AT MATURITY.

The assured or the owner, or the beneficiary after the assured's death if the assured shall have made no election, may, by written notice to the Company, elect that in lieu of payment in one sum the net amount payable hereunder may be—

(1) Left as a deposit with the Company during the lifetime of the beneficiary or payee bearing interest at the rate of three per cent per annum payable at the end of each year. At the death of the beneficiary or payee the said deposit with the interest accrued to the date of death shall be payable, unless otherwise directed in the said notice, to the legal representatives or assigns of the beneficiary or payee. The said deposit may be withdrawn at any time by the beneficiary or payee on giving three months' notice in writing to the Company, provided the Company has not been otherwise directed by the assured; or

(2) Converted into a specified number of equal annual instalments, in accordance with the table of instalments given below; or

(3) Converted into equal annual instalments payable at the beginning of each year for a fixed period of twenty years, and for so many years longer as the beneficiary or payee entitled to receive the first instalment shall survive. Each instalment shall be for the amount corresponding to the attained age of the beneficiary or payee on the date on which the single cash payment would have been payable, according to the table of instalments given below.

Any instalment payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary or payee entitled to receive the first instalment shall be payable, unless otherwise directed in the said notice, to the legal representatives or assigns of the said beneficiary or payee. Unless the Company shall have been otherwise directed by the assured in writing, the remaining instalments may at any time be commuted by the beneficiary or payee, at the rate of three and one-half per cent compound interest, and the commuted value drawn in one sum; provided, however, that under (3) the instalments, contingent upon the beneficiary or payee living after the twenty guaranteed payments shall have been made, cannot be commuted.

The above methods of settlement are based upon an assumed interest rate of three per cent, but if in any year the Company shall declare for that year on funds held by it under such modes of settlement a greater interest rate than three per cent, the sum payable shall be increased accordingly.

This policy shall be surrendered upon its maturity and a supplementary contract shall be issued for the option selected.

Table of Sastalment Values.

Option (2)—Annual instalments equivalent to each \$1000 payable in one sum at maturity.

Number of Instalments	5	10	15	20	25	30	35	40
Amount of each.....	\$22.00	\$11.00	\$7.33	\$5.55	\$4.75	\$4.00	\$3.50	\$3.00

Option (3)—Annual instalment guaranteed for twenty years and as much longer as the beneficiary or payee may survive, equivalent to each \$1000 payable in one sum at maturity, according to the attained age of the beneficiary or payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
10 and under	\$ 0.	14	\$ 0.	18	\$ 0.	22	\$ 0.	26	\$ 0.	30	\$ 0.	34	\$ 0.	38	\$ 0.
11	25.00	15	21.15	19	17.30	23	13.45	27	9.60	31	5.75	35	1.90	39	0.00
12	26.00	16	22.15	20	18.30	24	14.45	28	10.60	32	6.75	36	2.90	40	0.00
13	27.00	17	23.15	21	19.30	25	15.45	29	11.60	33	7.75	37	3.90	41	0.00
14	28.00	18	24.15	22	20.30	26	16.45	30	12.60	34	8.75	38	4.90	42	0.00
15	29.00	19	25.15	23	21.30	27	17.45	31	13.60	35	9.75	39	5.90	43	0.00
16	30.00	20	26.15	24	22.30	28	18.45	32	14.60	36	10.75	40	6.90	44	0.00
17	31.00	21	27.15	25	23.30	29	19.45	33	15.60	37	11.75	41	7.90	45	0.00

There shall also be payable such annual dividends as may be apportioned by the Company as above.

There shall also be payable each annual dividends as may be apportioned by the Company as above.

PRIVILEGES.

I. RESIDENCE AND OCCUPATION.—The assured may reside anywhere or engage in any occupation.

II. PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Head Office of the Company or to an agent thereof, upon delivery of a receipt signed by either the President, Managing-Director or Secretary of the Company and countersigned by the said Agent.

Thirty days' grace are allowed for the payment of renewal premiums, without interest charge, during which time the assurance shall continue in force.

III. INDISPUTABILITY.—This policy shall constitute the entire contract between the parties hereto, and shall be indisputable after two years from the date of issue, provided the premiums be regularly paid. All statements made by the assured shall, in the absence of fraud, be deemed representations and not warranties; and no such statement shall void the policy unless it is contained in the written application, a copy whereof is attached to this policy when issued.

If the age of the assured has been misstated the amount payable shall be such sum as the premium paid would have purchased according to the rate at the true age.

IV. CASH VALUE.—After three full years' premiums shall have been paid, this policy may, in the absence of any legal restriction to the contrary, be surrendered to the Company for the amount of the cash value specified in the table of guaranteed values attached hereto, increased by the cash value of any existing bonus additions. Any indebtedness due to the Company on this policy by either the assured or the beneficiary shall be deducted from the said cash value.

V. LOANS.—After three full years' premiums shall have been paid the Company will advance, upon proper assignment of this policy and on the sole security thereof, any amount not exceeding the cash value of the policy as provided for in Privilege IV above. The rate of interest shall not exceed six per cent per annum. This privilege is subject to the condition that there is no legal restriction to the contrary and that any indebtedness due to the Company on this policy by either the assured or the beneficiary shall be deducted from the said loan. The Company may also collect interest in advance to the end of the current policy year. Failure to pay any such loan or the interest thereon shall not void the policy unless the total indebtedness shall equal or exceed such loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the assured and of the assignee, if any.

VI. PAID-UP ASSURANCE.—After three full years' premiums shall have been paid, provided this policy be still in force, the Company will, if this policy be surrendered to the Company and discharged in writing before the expiration of the days of grace (and not otherwise), issue in exchange therefor a non-participating paid-up policy for the amount set forth in the table of guaranteed values attached hereto, increased by any existing bonus additions. This paid-up assurance shall be payable at the time this policy would have become due if it had been continued in force, and shall be subject to any indebtedness to the Company on this policy by either the assured or the beneficiary.

VII. EXTENDED TERM ASSURANCE.—After this policy shall have been three full years in force, in the event of default in the payment of any premium, provided that there be no indebtedness to the Company on this policy, and provided the policy be not surrendered in accordance with Privileges IV or VI, the assurance hereunder shall be automatically extended as term assurance from the date of default in premium payment, but without participation in profits or the right to loans or surrender values, for the full amount assured under this policy and existing bonus additions. The said assurance shall be for the period, including the days of grace, set forth in the table of guaranteed values attached hereto, and shall be payable only if the assured die within the specified time. The cash value of any existing bonus additions shall be applied to lengthen the said period. The net value of the said term assurance shall be equal to the cash value of this policy as specified in Privilege IV and shall be at least equal to the reserve on this policy and existing bonus additions according to the British Offices OM (5) table with three per cent interest, less a sum not more than two and one-half per cent of the said sum assured and existing bonus additions.

If there be any indebtedness to the Company on this policy, the assurance hereunder shall be automatically extended as above for an amount equal to the sum hereby assured and existing bonus additions less the amount of said indebtedness, and the period of term assurance shall be such as the cash value of this policy as provided above, after deducting the said indebtedness, will purchase at net single premium rates by the British Offices OM (5) table with three per cent interest, according to the attained age of the assured.

VIII. PAID-UP AND ENDOWMENT OPTION.—Whenever, at the end of any policy year, the reserve on this policy and existing bonus additions shall equal or exceed the net single premium for the attained age of the assured according to the British Offices OM (5) three per cent table for an amount equal to the face value of this policy, payable at the same time and under the same conditions as this policy, the Company, at the written request of the assured and of the beneficiary and assignee, if any, will endorse this policy (subject to any existing indebtedness) as a fully paid-up participating policy for such amount as the said reserve will purchase according to the said standard table of mortality and rate of interest; or, whenever the said reserve on this policy and bonus additions shall equal or exceed the face value of this policy, the Company, upon a full and valid surrender of this policy and all claims thereunder, will pay in cash the full amount of this policy and any excess of the said reserve (unless any indebtedness to the Company).

IX. REINSTATEMENT.—In the event of default in the payment of any premium, and provided this policy has not been surrendered in accordance with Privileges IV or VI, it may be reinstated at any time upon written application by the assured with evidence of insurability satisfactory to the Company and upon payment of all arrears of premium with interest at a rate not exceeding six per cent per annum compounded yearly, and reinstatement, with interest, of any indebtedness existing at the time of default.

X. CHANGE OF BENEFICIARY.—This policy is issued with the express understanding that the assured may, provided this policy

or any interest therein has not been assigned or transferred, change the beneficiary or beneficiaries at any time during the continuance of this policy by filing with the Company a written request, duly acknowledged, accompanied by this policy; such change to take effect only upon the endorsement of the same on the policy by the Company.

XI. TOTAL DISABILITY BENEFIT.—At any time after one full year's premium shall have been paid, and before default in the payment of any subsequent premium, if the assured, before attaining his sixtieth birthday, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or disease, and is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, then:

(1) The Company by endorsement hereon will agree to pay for the assured the subsequent premiums, if any, as they shall become due, during the period of such total and permanent disability. Any premium so paid shall not be a lien on this policy, and the guaranteed values in the table attached hereto shall increase in the same manner as if the premiums had been paid in cash by the assured, and the policy shall continue to participate in profits.

(2) The Company will also, upon the written request of the assured and of the beneficiary and assignee, if any, and after payment of all indebtedness to the Company in respect of the policy, agree by endorsement hereon to pay in lieu of all other values, benefits and privileges herein provided, and in full settlement of this policy, one-twentieth of the amount assured and existing bonus additions immediately, and a like amount yearly thereafter until twenty such instalments in all shall have been paid. Should the assured die before the twenty instalments shall have been paid, the remaining instalments shall be paid to the beneficiary as they become due.

Provided always, that notwithstanding proof of disability may have been accepted by the Company as satisfactory, the assured shall as often as required by the Company furnish satisfactory proof of the continuance of such disability. If the assured shall fail to furnish such proof, or if he shall so far recover as to be able to engage in any gainful occupation, then all premiums thereafter falling due must be paid as originally provided in the policy; and if option (2) shall have been availed of, the Company's obligation to pay any further instalments shall immediately cease, and the original policy shall be restored for its face amount, less the sum of the instalments paid, the guaranteed values in the table attached hereto being reduced proportionately, but no reduction being made in the future premiums.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning hereof.

NOTICE.—No person, except the President, Managing-Director or Secretary, has power to alter this contract, to extend the time for paying a premium, to bind the Company by making any promise or receiving any representation or information not contained in the application for this policy. No payment made to any person, except in exchange for the Company's official receipt, will be recognized by the Company. This policy does not take effect until the first premium has been actually paid, during the life and good health of the assured.

**TABLE OF GUARANTEED CASH AND LOAN VALUES, PAID-UP POLICIES
AND EXTENDED ASSURANCE ATTACHED TO POLICY No. 99999
ON THE LIFE 20 ANNUAL DIVIDEND PLAN, AGE 35.**

The Cash or Loan Values and Paid-Up Assurance stated below apply to a policy of \$1000.00. This policy, being for \$10,000.00 the Cash or Loan Value and Paid-Up Assurance will be ten times the amount stated in the table below.

At End of	Cash or Loan Value. (See Privileges 4 and 5)	Paid-up Assurance in lieu of Policy. (See Privilege 6)	Period for which Extended Term Assurance will be granted in lieu of Policy. (See Privilege 7)
3rd Year	\$ 53 29	\$150 00	6 years 1 mos.
4th "	76 88	200 00	8 " 5 "
5th "	103 60	250 00	10 " 10 "
6th "	130 58	300 00	12 " 11 "
7th "	158 10	350 00	14 " 9 "
8th "	187 42	400 00	16 " 6 "
9th "	218 63	457 00	18 " 1 "
10th "	249 18	511 00	19 " 5 "
11th "	281 15	560 00	20 " 8 "
12th "	314 62	609 00	21 " 9 "
13th "	349 64	657 00	22 " 11 "
14th "	386 30	706 00	24 " 0 "
15th "	424 68	754 00	25 " 2 "
16th "	460 27	803 00	26 " 3 "
17th "	497 05	851 00	27 " 5 "
18th "	535 10	900 00	28 " 11 "
19th "	574 52	950 00	31 " 2 "
20th "	615 42	Policy Fully Paid-up. Participating.	
21st "	628 09		
22nd "	636 80		
23rd "	647 53		
24th "	658 28		
25th "	669 02		

APPLICATION.

I declare that the above answers are full and true and that I am now and usually in sound health; and I agree that this declaration, with the answers to be given by me to the Medical Examiner shall be the basis of the policy and of the interim assurance should any be granted; that the methods which may be adopted by the Company for any distribution of surplus and its determination, the amount apportioned to said policy are hereby accepted for ever by me and all persons who shall have any interest in said policy; that I will accept said policy when issued and pay the first premium thereon, and that said policy shall not take effect until the first premium has been paid during my life and good health; that no premium shall be considered paid unless a receipt be given therefor, signed by the President, Managing-Director or Secretary; and that if I die by my own act, whether sane or insane, within two years from this date, the said policy shall be void.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded, and I understand and agree that the Company is not bound by any statements which I may have made to any person if not written above.

20-PREMIUMS LIFE NON-PARTICIPATING POLICY
WITH DISABILITY BENEFITS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$285.00.

THE TRAVELERS INSURANCE COMPANY. HARTFORD,
CONNECTICUT.Amount of
Insurance

Beneficiary

Insured

By this Contract of Insurance Agrees to Pay *Ten Thousand* Dollars at the Home Office of the Company in Hartford, Connecticut, to *Mary Doe*, Wife of the Insured, immediately on receipt of due proofs of the death of *John Doe*, the Insured, of *Hartford*, County of *Hartford*, State of *Connecticut*, during the continuance of this contract *and before the payment of any benefit as the result of permanent total disability set forth on the third page hereof.*

Premium

How
Payable

This contract is issued in consideration of the application for this insurance which is made a part hereof and copied hereon, and of the premium of *Two Hundred Eighty-five* Dollars, payable *annually* in exchange for a receipt signed by the President or a Secretary and countersigned by an authorized agent of the Company.

When
Payable

The first such payment shall be made on the delivery of this contract, and a like payment on or before the *First* day of *January* in each year until premiums for *Twenty* full years shall have been paid or until prior death *or until the payment of any benefit as the result of permanent total disability.*

Where
Payable

Premiums shall be payable in advance at the Home Office or to an authorized agent of the Company.

Date
Effective

This insurance shall be effective from *January 1st, 1916*. The Insurance Years, and all subsequent provisions for Cash Loans, Cash Values, Paid-up and Automatic Term Insurance are computed from that date.

This contract shall be incontestable after one year from the date of issue, except for non-payment of premiums. It is free from conditions as to residence, occupation, travel or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

incontest-
ability

This contract is subject to the privileges and conditions recited on the subsequent pages hereof.

In Witness Whereof THE TRAVELERS INSURANCE COMPANY has caused this Instrument to be signed by its President and a Secretary, at Hartford, Connecticut, this *First* day of *January, 1916*.

J. S. SCOTT, *Department Secretary*.

L. F. BUTLER, *President*.

SPECIAL ANNUITY OPTION

The Cash Value at end of 20 years may be converted into an Annual Income of *Four Hundred Thirty-Seven Dollars and Fifty Cents* payable during the natural life of the Insured, first payment twenty years from date of contract.

SPECIAL PRIVILEGES

CASH LOANS.—On demand in writing to the Home Office of the Company, after three full years' premiums shall have been paid, the Insured may borrow at any time during the year on the sole security of this contract an amount not exceeding the cash value at the end of the current contract year as specified in the table of cash values hereinafter set forth, provided: interest in advance at the rate of five per centum per annum shall be deducted from the loan; the contract shall be assigned to the Company by all of the parties in interest thereunder; the premiums shall be fully paid to the end of the current contract year, or if not already so paid shall be deducted in the adjustment of the loan; the amount available at any time shall include any previous loan then unpaid. If the total indebtedness shall equal or exceed the cash value at the time of failure to repay any such loan or to pay interest when due, such failure shall render this contract null and void at the expiration of one month after due notice shall have been mailed by the Company to the last known address of the person to whom the loan shall have been made and of the Insured, or assignee, if any.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days during which the contract will remain in full force will be allowed in the payment of all premiums except the first.

REINSTATEMENT OF CONTRACT.—In case of default in the payment of any premium or interest the Company will reinstate the contract at any time, if not previously surrendered for its cash value, upon written application by the Insured to the Company at its Home Office with evidence of insurability satisfactory to the Company, payment of all premiums that would have been paid in the intervening time if no default had been made with interest thereon at the rate of five per centum per annum computed from the premium due date, and payment or reinstatement, with interest at like rate, of any indebtedness existing at the time of default.

CHANGE OF BENEFICIARY.—SUCCESSION.—Provided this contract is not assigned, the Insured may at any time and from time to time during its continuance change the Beneficiary, to take effect only when such change and the written consent of the Company thereto are indorsed upon the contract at the Home Office of the Company, or attached thereto, whereupon all rights of the former Beneficiary shall cease. If the Insured shall survive the Beneficiary or Beneficiaries or any of them named herein, the proceeds of the contract or the share of the deceased Beneficiary or Beneficiaries, as the case may be, shall be paid to the executors, administrators or assigns of the Insured, unless otherwise provided in or by indorsement upon this contract.

INSTALLMENT OPTION.—The proceeds of this contract, if not less than \$1,000, may be placed in trust with the Company to pay to the Beneficiary from the time when such proceeds are payable, an annual income limited to a period of years, or an annual life income, according to the accompanying tables.

Number of Annual Incomes	5	6	7	8	9	10	11	12	13	14	15	16	17
Amount of Each Annual Income per \$1,000.....	\$214	\$181	\$156	\$140	\$127	\$116	\$107	\$100	\$94	\$88	\$84	\$80	\$76

Number of Annual Incomes.....	18	19	20	21	22	23	24	25	26	27	28	29	30
Amount of Each Annual Income per \$1,000.....	\$73	\$70	\$68	\$65	\$63	\$61	\$60	\$58	\$57	\$55	\$54	\$53	\$52

LIFE INCOME.—To be paid for at least 30 years but to continue during entire lifetime.

TRUST FUND OPTION.—The proceeds of this contract may similarly be placed in trust with the Company, to pay to the Beneficiary, during the continuance of the trust, interest on such proceeds at the rate of three and one-half per centum per annum, such proceeds to be returned at the termination of the trust, or to be paid to the executors, administrators or assigns of the Beneficiary in event of death prior to such termination.

NON-FORFEITABLE PRIVILEGES.

If any premium shall not be paid on or before the date when due, and if there shall be no indebtedness to the Company, the insurance will automatically continue from said due date as term insurance during the term, including the period of grace, specified in column 3 of the accompanying table, or in lieu of such term insurance, upon written request made by the Insured within three months from said due date and surrender of the contract the Company will, as the Insured may elect, either issue a contract for the amount of paid-up insurance if any, specified in column 2 or pay the cash value, if any, specified in column 1.

If there shall be an indebtedness to the Company, and if any premium shall not be paid on or before the date when due, an

amount of insurance, equal to the face amount of this contract less the indebtedness, will automatically continue from said due date as term insurance, for the term, including the period of grace, which the excess of the cash value of the contract, if any, over the indebtedness will purchase at the then age of the Insured, at the single premium rates according to the American Experience Table of Mortality, with $3\frac{1}{2}$ per centum interest. In lieu of such term insurance, upon written request made by the Insured within three months from said due date and surrender of the contract, the Company will, as the Insured may elect, either issue a contract for the amount of paid-up life insurance which said excess will purchase at the then age of the insured, on the mortality and interest basis heretofore designated, or pay said excess in cash.

The term insurance and the paid-up insurance specified above may be surrendered for cash and paid-up insurance shall be subject to cash loans.

If the premiums on this contract shall be paid in semi-annual or quarterly instalments, due allowance will be made in computing benefits from the above table for that portion of the year's premium paid over and above the full number of years' premiums indicated.

CASH AND LOAN VALUES, PAID-UP AND AUTOMATIC TERM INSURANCE.

The values herein specified are based upon the American Experience Table of Mortality with $3\frac{1}{2}$ per cent. interest and are at least equal to the entire legal reserve on this contract less not more than $2\frac{1}{2}$ per cent. of the amount insured hereby. At the end of the twentieth year and thereafter the surrender value is the full reserve according to this standard.

AGE 35.

THE CASH AND LOAN VALUES AND PAID-UP INSURANCE AVAILABLE IN ANY YEAR WILL BE 10 TIMES THE AMOUNT STATED IN THE FOLLOWING TABLE:

At the Expiration of	Cash and Loan Value. Column 1.	Paid-up Insurance. Column 2.	Insurance Automatically Continued for Column 3	
			Years.	Months.
1 Year.	None.	None.	.....	1
2 Years.	None.	None.	.....	2
3 "	\$ 49	\$150	5	8
4 "	70	200	8	2
5 "	95	250	10	11
6 "	117	300	13	0
7 "	141	350	15	0
8 "	166	400	16	8
9 "	193	450	18	3
10 "	221	500	19	7
11 "	250	550	20	10
12 "	281	600	22	0
13 "	314	650	23	1
14 "	348	700	24	2
15 "	384	756	25	3
16 "	418	804	26	2
17 "	453	853	27	4
18 "	489	902	28	9
19 "	527	951	30	10
20 "	566	.....	.....	.....
25 "	627	.....	.....	.....
30 "	688	.....	.....	.....

Loan values available during contract year.

SETTLEMENT IN EVENT OF PERMANENT TOTAL DISABILITY.

After one full annual premium shall have been paid upon this contract and before a default in the payment of any subsequent premium, if the Insured shall furnish the Company with due proof that he has since such payment and before having attained the age of 60, become wholly disabled by bodily injuries or disease, and will be permanently, continuously and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company will pay to him during such disability and in full settlement of this contract, twenty annual instalments—the first instalment to be paid six months after receipt of due proof of permanent total disability. The amount of each such annual instalment shall be six and eight-ninths per cent. of the amount of insurance stated on the first page hereof after deducting therefrom any indebtedness under this contract. Any instalments remaining unpaid at the death of the Insured shall be payable as they become due to the Beneficiary or Beneficiaries of this insurance who shall have the right to commute such remaining payments into one sum on the basis of interest at the rate of three and one-half per cent. per annum.

The Insured shall not have the right to commute any instalments becoming payable under this contract.

If the Insured shall furnish proof of like disability occurring after he shall have attained the age of 60, the Company will allow all premiums falling due more than six months after receipt of such proof to accumulate without interest as an indebtedness on this contract and in such case the values in the table on Page 2 shall increase in the same manner as if the premiums were being paid by the Insured.

In addition to or independently of all other causes of permanent total disability, the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot as permanent total disability within the meaning of this provision.

The annual premium for the benefits provided in this clause is twenty-five cents per \$1,000 of insurance hereunder, which premium is included in the whole premium charged for this contract. It is agreed that the Insured may at any time discontinue the benefits provided by this clause, and thereafter the benefits thereunder shall cease, and the premium on this contract shall be reduced by the amount provided in this clause if the contract shall be returned to the Company for proper endorsement with written request signed by the Insured.

GENERAL CONDITIONS.

MODIFICATIONS, ETC.—No agent can make, alter or discharge this contract or extend the time for payment of premiums nor can this contract be varied or altered or its conditions waived or extended in any respect except by the written agreement of the Company, in compliance with the law of the state in which the contract is issued, signed by the President, one of the Vice-Presidents or Secretaries, whose authority will not be delegated.

MISSTATEMENT OF AGE.—If the age of the Insured was incorrectly stated in the application for this contract, the amount payable hereunder shall be the insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof.

NON-PAYMENT OF PREMIUMS.—If any premium shall not be paid on or before the date when due the liability of the Company shall be only as hereinbefore provided.

ASSIGNMENT.—No assignment hereof shall be binding upon the Company unless made by an instrument in writing indorsed upon this contract or attached hereto, nor unless a duplicate shall be

furnished to the Company forthwith upon its execution. The Company shall not be held responsible for the validity of any such assignment. Any claim made under an assignment shall be subject to proof of interest and extent thereof.

INDEBTEDNESS.—Any indebtedness to the Company on account of this contract will be deducted in any settlement hereunder. Any part of the premium for the insurance year remaining unpaid at the death of the Insured shall be considered an indebtedness to the Company hereunder.

SUICIDE.—In case of suicide committed while sane or insane within one year from the date on which this insurance shall become effective the limit of recovery hereunder shall be the premiums paid.

ENTIRE CONTRACT.—This instrument and the application constitute the entire contract between the parties hereto, and all statements purporting to be made by the Insured shall in the absence of fraud be deemed representations and not warranties and no such statement shall avoid the contract or be used in defence to a claim under the contract unless it be contained in the application herefor and a copy of such application is attached hereto.

APPLICATION.

I hereby agree for myself and for any person who may have or claim an interest in any contract which may be issued upon this application, as follows: 1. That in case of suicide, committed while sane or insane, within one year from date of the contract issued, the limit of recovery thereunder shall be the premiums paid. 2. That every declaration herein above contained is true; and that the contract issued hereupon shall not take effect unless the first premium shall be actually paid while I am in good health.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.00

THE

PREMIUM, \$343.20.

UNION CENTRAL LIFE INSURANCE COMPANY OF CINCINNATI, OHIO.

1. Premium *In Consideration of Three Hundred and Forty-Three and 20/100 Dollars and of the payment of a like amount annually on the Twenty-Seventh day of February in every year during the lifetime of the insured or until twenty such annual premiums shall have been paid (\$11.90 of each of said annual premiums being the consideration for the disability benefits hereinafter provided),*
2. Insured *Hereby Insures the Life of Richard B. Roe in*
3. Amount *the amount of Ten Thousand Dollars, payable less any indebtedness and advances hereon and any unpaid portion of the premium for the current policy year, at its Home Office in Cincinnati, Ohio to Mary*
4. Beneficiary *A. Roe, His Wife, if living at the death of the insured, otherwise to the administrators, executors or assigns of the insured, on receipt of due proof of death of said insured during the continuance of this*
5. Death Claim *policy.*
6. Conditions *All conditions, benefits and provisions stated on the subsequent pages are hereby made a part of this policy.*
7. Date *In Witness Whereof, The Union Central Life Insurance Company has caused this contract to be signed in the City of Cincinnati, State of Ohio, this Twenty-Seventh day of February, one thousand nine hundred and Sixteen.*

J. R. CLARK, *President.*

GEORGE L. WILLIAMS, *Secretary.*

PREMIUMS AND DIVIDENDS.

8. PAYMENT OF PREMIUMS.—All premiums shall be payable in advance, either at the Home Office, or to an authorized agent of the Company on delivery of a receipt signed by the President or Secretary and countersigned by such agent.

Failure to pay any of the first three years' premiums, or installment thereof, shall avoid and nullify this contract.

After three full years' premiums have been paid, on failure to pay any subsequent premium, this policy shall lapse and its value shall be applied as set forth in article thirteen.

9. **GRACE.**—A grace of thirty-one days shall be granted for the payment of any premium after the first, subject to an interest charge of six per cent per annum, during which period the insurance shall continue in force.

10. **DIVIDENDS.**—This policy shall participate in profits, as apportioned by the Directors. Beginning at the end of the first policy year, provided the second year's premium is paid, dividends shall be declared annually during its continuance.

11. **DISPOSITION OF DIVIDENDS.**—Dividends may be withdrawn in cash; or applied to the payment of premiums; or applied to the purchase of paid-up participating additions to the policy; or left to accumulate with interest at three per cent, increased from surplus interest earnings as apportioned by the Directors, until the maturity of the policy, subject to withdrawal at any anniversary thereof.

If the owner of this policy shall not exercise any other such option the dividend shall be applied, on the expiry of the days of grace, to the purchase of paid-up additions, except that if the policy shall lapse the dividend shall be paid in cash.

Paid-up additions are convertible into cash at any time at the request of the insured for amounts not less than the original dividends.

12. **PAID-UP BY DIVIDENDS.**—On the written request of the insured this policy will be endorsed as fully paid-up with participation in profits, on any anniversary when its reserve value, together with any accumulated dividends or the cash value of any additions (which shall be surrendered for such purpose) equal the corresponding net single premium for this policy at the attained age. Any excess of such total value over the said single premium will be paid in cash.

POLICY VALUES.

13. **POLICY VALUES.**—After three full years' premiums have been paid the reserve value at the end of the policy year, computed according to the American Experience Table of Mortality with interest at three and one-half ($3\frac{1}{2}$) per cent (less a surrender charge in no case exceeding one and one-half ($1\frac{1}{2}$) per cent of the amount of the insurance, and decreasing annually until the fourteenth year; after which the surrender charge, if made, shall not exceed one-tenth of one per cent of the amount of the insurance), may be used at the option of the owner of this policy in any one of the following ways, all of equal value, as set forth in the following tables, provided there be no indebtedness or advances on this policy. If, on failure to pay a premium, no option is exercised, such value shall be applied as provided in Option 1.

14. **OPTION 1—EXTENDED INSURANCE.**—Applied to the extension of this policy as participating term insurance from the date to which premiums have been paid, without any further payment (Table 1). The value of any paid-up additions will be used to increase the term of extension.

15. **OPTION 2—PAID-UP INSURANCE.**—Applied to the purchase of paid-up participating insurance, on written request and the surrender of the policy before the expiration of the days of grace (Table 2). Any paid-up additions will be added to the amount of the paid-up insurance.

16. **OPTION 3—LOAN.**—Borrowed or taken in advance in whole or in part on the sole security of the policy, on assignment thereof, less the unpaid balance of the current year's premium and any indebtedness and previous advance on this policy, at six per cent interest payable annually on the anniversary of the policy, interest to be discounted and paid in advance (Table 3).

Failure to repay any such advance or to pay interest shall avoid this policy whenever the total indebtedness and advances hereon with interest shall equal or exceed the then loan value, pro-

vided, however, that failure to repay any such advance, or to pay interest, shall not avoid this policy unless the total indebtedness and advances hereon shall equal or exceed such loan value at the time of such failure, and until one month after notice shall have been mailed by the Company to the last known address of the insured, and of the assignee, if any.

The loan value will be increased by the value of any paid-up additions.

Consummation of loans other than to pay premiums on policies in this Company may be deferred by the Company sixty days.

17. **OPTION 4—CASH.**—Collected in cash on written surrender of the policy before the expiration of the days of grace (Table 4). Payment may be deferred by the Company sixty days.

18. **CREDIT FOR FRACTIONAL PREMIUMS.**—If default shall occur at any time other than the end of the policy year the values for the preceding policy year shall be proportionately increased for the portion of the policy year for which premiums have been paid.

19. **DEDUCTION OF INDEBTEDNESS.**—If there be any indebtedness and advances on this policy, the cash value shall be reduced thereby; the paid-up value shall be reduced proportionately; and the extended insurance shall be for the face value of the policy less the indebtedness and advances and for such term as said reduced cash value will provide.

TABLES OF VALUES.
(Surrender charge having been deducted.)

End of Year.	INSURANCE		End of Year.	3. Loan, less interest to next anniversary, or 4. Cash.
	1. Extended.	2. Paid-up.		

The loan value is available at any time during the policy year if premiums have been paid to the end of the year. Values for years not stated will be furnished on application.

GENERAL PRIVILEGES AND CONDITIONS.

20. **CONTRACT.**—This policy, together with the application, a copy of which is endorsed hereon or securely attached hereto, shall constitute and contain the entire contract. All statements shall, in the absence of fraud, be deemed representations and not warranties. No such statement shall avoid this policy or be used in defense of a claim thereunder, unless it is contained in the written application, and unless a copy of such application is endorsed on or attached to the policy when issued.

21. **INCONTESTABILITY.**—This policy shall be incontestable after one year from date of issue, except for nonpayment of premium.

22. **AGE.**—In the event of the age of the insured being misstated, the amount payable shall be such as the premium paid would have purchased at the correct age.

23. **REINSTATEMENT.**—This policy will be reinstated at any time within three years from the date of lapse, provided it has not been surrendered, on evidence of insurability satisfactory to the Company and the payment of premium arrears with six per cent interest per annum and the payment or reinstatement of any other indebtedness and advances hereon with accumulated interest.

24. **PRIVILEGE OF CHANGE.**—The insured shall have the privilege on thirty days' written notice and the surrender of this policy prior to lapse, to have substituted therefor without medical examination, at any time within five years of the due date of the first regular premium, a Life or Endowment policy (except a continuous instalment policy) of the same amount, with a higher premium, written at the same age and bearing the same date, by paying in cash the differences in premiums with interest at six per cent per annum compounded annually from their respective due dates to the date of exchange; or, after five years, according to the Company's rule then in force.

25. **SUICIDE.**—This policy shall be null and void, except for the amount of premium paid, if the insured shall die within one year of self-destruction, whether sane or insane.

26. **CHANGE OF BENEFICIARY.**—The insured shall have the right at any time to change the beneficiary, by written notice to the Company at the Home Office, for which a form will be furnished on request. The insured may exercise every right and receive every benefit reserved to the insured or the owner of the policy during his lifetime, or agree with the Company to any change in or amendment of the policy, without the consent of any beneficiary.

27. **AUTHORITY.**—None of the terms of this policy shall be modified, nor any forfeiture under it waived, save by an agreement in writing, signed by the President, Vice-President, Secretary or Assistant Secretary, whose authority for this purpose shall not be delegated.

SETTLEMENT OPTIONS.

28. **SETTLEMENT OPTIONS.**—The insured under this policy, or the payee after the insured's death in case the insured shall have made no election, by written notice to the Company at its Home Office, for which a form will be furnished on request, may elect to have the net sum payable under this policy paid in either of the following ways in lieu of in a single sum:

29. **OPTION 1—CERTAIN INSTALMENTS.**—In equal annual instalments for any specified number of years (not exceeding twenty-five), the first instalment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum

Number of Instalments	2	3	4	5	6	7
Amount of each Instalment.	\$507 30	\$343 23	\$261 19	\$211 99	\$179 22	\$155 14
Number of Instalments	8	9	10	11	12	13
Amount of each Instalment.	\$138 31	\$124 69	\$113 82	\$104 93	\$97 54	\$91 28
Number of Instalments	14	15	16	17	18	19
Amount of each Instalment.	\$85 95	\$81 33	\$77 29	\$73 74	\$70 59	\$67 76
Number of Instalments	20	21	22	23	24	25
Amount of each Instalment.	\$65 00	\$62 00	\$59 00	\$56 00	\$53 00	\$50 00

30. **OPTION 2—CONTINUOUS INSTALMENTS.**—In equal annual instalments payable at the beginning of each year for a period of five (5), ten (10), or twenty (20) years certain, and for as long thereafter as the payee shall survive, in accordance with the following table for each one thousand dollars of said net sum:

Nearest Age of Payee When Policy Becomes Payable	Amount of Each Instalment			Nearest Age of Payee When Policy Becomes Payable	Amount of Each Instalment		
	5 Instalments Certain	10 Instalments Certain	20 Instalments Certain		5 Instalments Certain	10 Instalments Certain	20 Instalments Certain
6 and under..	\$39 68	\$39 50	\$38 61	49.....	\$ 61 90	\$ 60 68	\$ 55 28
7.....	39 79	39 62	38 73	50.....	63 28	61 92	55 96
8.....	39 94	39 77	38 88	51.....	64 75	63 22	56 64
9.....	40 12	39 95	39 04	52.....	66 31	64 57	57 32
10.....	40 30	40 13	39 21	53.....	67 97	65 99	57 98
11.....	40 50	40 32	39 39	54.....	69 72	67 47	58 63
12.....	40 70	40 52	39 57	55.....	71 58	69 01	59 26
13.....	40 91	40 72	39 76	56.....	73 54	70 62	59 86
14.....	41 13	40 94	39 96	57.....	75 63	72 29	60 43
15.....	41 36	41 16	40 17	58.....	77 83	74 01	60 96
16.....	41 59	41 40	40 38	59.....	80 17	75 79	61 47
17.....	41 84	41 64	40 61	60.....	82 64	77 62	61 93
18.....	42 10	41 90	40 84	61.....	85 26	79 48	62 36
19.....	42 37	42 16	41 09	62.....	88 02	81 39	62 74
20.....	42 66	42 44	41 34	63.....	90 93	83 32	63 08
21.....	42 96	42 73	41 61	64.....	93 99	85 27	63 38
22.....	43 27	43 04	41 88	65.....	97 22	87 23	63 63
23.....	43 59	43 36	42 17	66.....	100 60	89 18	63 84
24.....	43 93	43 69	42 48	67.....	104 14	91 12	64 02
25.....	44 29	44 04	42 79	68.....	107 84	93 02	64 15
26.....	44 67	44 41	43 12	69.....	111 69	94 89	64 25
27.....	45 06	44 79	43 46	70.....	115 69	96 70	64 32
28.....	45 47	45 19	43 82	71.....	119 82	98 44	64 37
29.....	45 90	45 62	44 19	72.....	124 10	100 11	64 40
30.....	46 36	46 06	44 58	73.....	128 52	101 69	64 41
31.....	46 84	46 53	44 98	74.....	133 06	103 16	64 42
32.....	47 34	47 01	45 41	75.....	137 82	104 50	64 42
33.....	47 87	47 53	45 85	76.....	142 67	105 72	Ages 76 and over same as 75
34.....	48 43	48 07	46 31	77.....	147 67	106 80	
35.....	49 02	48 64	46 78	78.....	152 76	107 72	
36.....	49 64	49 24	47 28	79.....	157 90	108 48	.....
37.....	50 30	49 87	47 79	80.....	163 05	109 08	.....
38.....	50 99	50 53	48 33	81.....	168 18	109 51	.....
39.....	51 72	51 23	48 88	82.....	173 19	109 79	.....
40.....	52 49	51 97	49 45	83.....	177 97	109 95	.....
41.....	53 31	52 75	50 04	84.....	182 38	110 02	.....
42.....	54 17	53 57	50 65	85.....	186 32	110 06	.....
43.....	55 09	54 43	51 27	86.....	189 57	Ages 86 and over same as 85	.....
44.....	56 07	55 34	51 91	87.....	192 12		.....
45.....	57 10	56 31	52 57	88.....	193 87		.....
46.....	58 19	57 32	53 23	89.....	194 86	.....	.....
47.....	59 35	58 38	53 91	90 and over..	195 31	.....	.....
48.....	60 59	59 50	54 59				

31. **COMMUTATION.**—Unless otherwise specified in electing such option, within sixty days after written request and on surrender of the policy, future instalments will be commuted into a single sum, discounted at three per cent compound interest; provided that under Option 2 the unpaid certain instalments only will be commuted.

32. **OPTION 3. RETAINED AT INTEREST.**—Retained by the Company at three per cent interest payable annually during the lifetime of the payee. The principal sum and accrued interest may be withdrawn at any time, on sixty days' notice, unless otherwise specified in electing such option.

33. **FRACTIONAL INSTALMENTS.**—If desired, payment of instalments or interest will be made in semi-annual, quarterly or monthly instalments of the same aggregate annual amount, provided that no payment shall be for less than ten dollars.

34. **SURPLUS INTEREST.**—After the first instalment or interest year subsequent instalments or interest will be increased from surplus interest earnings as apportioned by the Directors, provided that under Option 2 such surplus interest shall not be paid beyond the period of certain instalments.

TOTAL AND PERMANENT DISABILITY BENEFITS.

35. **DISABILITY BENEFITS.**—In the event that the insured becomes disabled as a result of accident or disease, as defined below, after this policy has been in force for one full year, the amount of the policy, less any indebtedness and advances hereon, will be paid to the insured in instalments or retained by the Company at interest, in accordance with any of the Settlement Options herein, as the insured may elect, provided that payments under the option elected shall continue for five years or more, subject to the following conditions, compliance with which is essential to the validity of any claim hereunder.

36. **DEFINITION OF DISABILITY.**—The disability must be total, permanent and incurable, and of such a character that the insured is thereby prevented from performing any work, or following any occupation, or engaging in any business, for wages, remuneration or profit, the injuries specified in Paragraph 37 alone excepted; and must not be due to any cause or condition existing at the time of application for this policy.

37. **SPECIFIC INCLUSIONS.**—Total and irrecoverable loss of sight of both eyes, loss of both feet above the ankle, loss of both hands above the wrist, or similar loss of one foot and one hand, shall be deemed to constitute total and permanent disability.

38. **AGE LIMIT.**—Such disability must occur before the premium anniversary nearest to age sixty-five of the insured, and no benefit will be payable in the event of disability occurring thereafter.

39. **NOTICE AND PROOF.**—Notice of such disability, with the address of the insured, must be given to the Company within ninety days from the inception thereof, and due proof of same submitted on the Company's forms within one hundred and twenty days thereof, and while this policy is in force and prior to default in any premium payment.

40. **PROBATION.**—The disability claim will not vest until one year has elapsed since receipt of such proof of such disability (except in cases specified in Paragraph 37) and then only if it shall appear that the insured is still totally, permanently and incurably disabled, as defined above. During such period of one year, the payment of any premium falling due shall be waived and the policy shall continue in force as if such premium had been paid. If within said year it shall appear that the insured is not totally, permanently and incurably disabled, premiums due thereafter shall be paid according to the terms of the policy. During said year, any medical examiner, or other accredited representative of the Company, shall be permitted to examine the person of the insured in respect of the alleged disability at such times and in such manner as the Company may desire.

41. **LIMITATIONS.**—No disability benefit shall attach to any paid-up or extended insurance issued in pursuance of the nonforfeiture provisions of this policy; nor to any reversionary additions, which will be paid in accordance with the terms of the policy.

42. **SETTLEMENT.**—Payment hereunder shall be in full settlement of all claims under this policy, except as to reversionary additions as provided in Paragraph 41 above. If Settlement Option 1 or 2 shall be elected, the first instalment shall be payable when the disability claim shall vest, and further instalments shall not be commuted during the lifetime of the insured; if Settlement Option 3 shall be elected, guaranteed interest shall begin to accrue from the date the disability claim shall vest and the principal sum shall not be withdrawn during the lifetime of the insured. On receipt, after proof of disability, of due proof of death of the insured, any sums remaining unpaid shall be paid to the beneficiary, his administrators, executors or assigns if such beneficiary shall be living at the death of the insured.

43. **PREMIUM.**—The total and permanent disability benefit herein set forth is issued for the special premium stated on the first page of this policy, which is non-participating and which will not affect any of the policy values.

Said special premium will cease:

(a) On the policy anniversary nearest to age sixty-five of the insured, if prior to the completion of the premium payments required by the terms of the policy.

(b) At any time, on the written request of the insured, accompanied by the policy for endorsement, in which event the disability benefit will also cease, and the pro rata part of such special premium for the unexpired portion, if any, of the period covered thereby shall be returned to the insured.

APPLICATION.

I agree to be examined by the Company's regularly appointed Medical Examiner, and that my statements in this application and to the Medical Examiner are made for the purpose of obtaining this insurance.

MEDICAL EXAMINER'S FORM.

I hereby declare that my answers to the questions on Part I and Part II, which together constitute my application to the Union Central Life Insurance Company for life insurance, are complete and true, and I agree that they shall form a part of the contract issued by the said Company on my life.

20 PREMIUMS LIFE, ANNUAL DIVIDEND POLICY

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$363.70.

**THE UNION MUTUAL LIFE INSURANCE
COMPANY,
PORTLAND, MAINE.**

Does Hereby Promise to Pay the sum of *Ten Thousand Dollars*, at the office of the Company in Portland, Maine, to *Mary Doe, (wife of John Doe)* such other Beneficiary as may be designated as hereinafter provided, or if no Beneficiary survive the Insured, to the executors, administrators or assigns of the Insured, upon receipt of due proofs of the death of *John Doe*, of *Portland*, in the County of *Cumberland*, and State of *Maine*; or, instead thereof provided said sum, less existing indebtedness, if any, is not less than One Thousand Dollars, in equal annual instalments, in any number from two to twenty-five, upon the basis of the following table:

INSTALMENT OPTION.—The instalments in the following table are computed on the basis of One Thousand Dollars payable hereon. If said amount is more than One Thousand Dollars, the instalments shown in this table will be increased in the proportion that the amount payable hereon bears to One Thousand Dollars. Unaccrued instalments, at the option of the Beneficiary, may at any time be commuted into one cash payment.

Number of Instalments	1	2	3	4	5	6	7	8	9	10	11
Amount of Each Instalment per \$1,000..	\$507	\$343	\$261	\$212	\$179	\$156	\$138	\$152	\$114	\$105	\$98

Number of Instalments	12	13	14	15	16	17	18	19	20	21	22	23	24
Amount of Each Instalment per \$1,000..	\$91	\$86	\$81	\$77	\$74	\$71	\$68	\$65	\$63	\$61	\$58	\$57	\$56

TRUST FUND OPTION.—Upon the maturity of this Policy, the amount insured, or any part thereof, at the option of the Beneficiary, may be left in trust with the Company, and the Company will pay, as long as said sum remains with it, interest thereon at the rate of three per cent. per annum to said Beneficiary. The principal of said trust fund left with the Company, as herein provided, may, with accrued interest at the rate aforesaid, be withdrawn at any time by the said Beneficiary, and upon the death of said Beneficiary, shall be paid to the executors, administrators or assigns of the same.

GRACE IN PREMIUM PAYMENTS.—A grace of thirty-one days will be allowed in the payment of the second and subsequent premiums, the Policy remaining in force during that time, and in the

vent of death within said time, a deduction of the full year's premium, or that part of it remaining unpaid, will be made.

REINSTATEMENT IN CASE OF LAPSE.—In case of the lapse of this Policy by reason of the non-payment of any premium hereon when due, it will be reinstated at any time upon receipt of a satisfactory Health Certificate and the payment of all overdue premiums and any other indebtedness due to the Company upon this Policy, with interest thereon at the rate of five per cent. per annum, provided that any extended insurance which may have been purchased with its value has not expired, and that it has not been surrendered for its cash value or for paid-up insurance.

INCONTESTABLE AFTER ONE YEAR.—After one year this Policy is Incontestable except for non-payment of premiums.

FREEDOM OF TRAVEL AND OCCUPATION.—No permit or extra premium is required by this Policy for any occupation or for travel or residence anywhere in the world.

CHANGE OF BENEFICIARY.—The Insured may, from time to time, while this Policy is in force, change any Beneficiary hereof, upon filing with the Company at its Office in Portland, Maine, a written request therefor, accompanied by this Policy for endorsement, provided, however, that in case the Insured shall at any time designate any person as the Absolute Beneficiary hereof, or assign this Policy, said right to change the Beneficiary shall thereupon cease during the lifetime of such person or of said assignment. The right to change the Beneficiary is reserved solely to the Insured and cannot be assigned.

NON-FORFEITURE RIGHTS.

EXTENDED INSURANCE.—In case of lapse for the non-payment of any premium after the payment in cash of three full years' premiums, the insurance under this Policy will be extended from the due date, without grace, of the first premium in arrears, for the period specified in the following table:

PAID-UP INSURANCE.—Or, in place thereof, upon written request made within two months of the due date, without grace, of the first premium in arrears, with the surrender of this Policy by the Insured at the Company's office in Portland, Maine, a Paid-up Non-Participating Life Policy will be issued for the sum specified in the following table:

CASH VALUE.—Or, instead of such extended or paid-up insurance, the cash value of this Policy, as specified in the following table, will be paid in accordance with the conditions of the Right entitled "Cash Value," as hereinafter set forth.

A Paid-up Policy will not be issued for less than one hundred dollars, but in such case the Insured will be entitled to extended insurance or the cash value of the Policy.

CASH AND LOAN RIGHTS.

CASH VALUE.—The Insured is entitled at the end of any Policy year to the cash value of this Policy as shown by the following table, and at any time during any Policy year to said cash value less interest thereon at the rate of five per centum per annum to the end of such Policy year, upon the following conditions:

1—Application in writing must be made to the Home Office.

2 This Policy must be surrendered.

3—It must have been in force for at least three full years by the payment of premiums in cash.

4—It must be in force at the date of surrender by the payment of premiums in cash, or, if not in force, surrendered within two months from the due date, without grace, of the first premium in arrears.

5—The cash value as shown by the following table is subject to any indebtedness hereon to the Company.

LOAN VALUE.—During any Policy year after the payment in cash of three full years' premiums, the Company will loan to the

Insured a sum not exceeding the cash value of this Policy at the end of said Policy year, as shown by the following table, upon the following conditions.

1—That all accrued premiums hereon have been paid in full in cash to the time the loan is made.

2—That interest at the rate of five per cent. per annum shall be paid in advance thereon to the next anniversary date of the Policy, and annually in advance thereafter until the loan is paid.

3—That this Policy shall be assigned to the Company as collateral security.

4—That the loan value as shown by the following table is subject to any indebtedness hereon to the Company, including any unpaid portion of the current year's premium.

Failure to pay any loan made upon this Policy, or interest thereon when due, shall not forfeit this Policy unless the total amount of the loan with interest thereon at said rate shall equal, or exceed, the loan value hereof at the time of such failure to pay, nor, in any event, until one month after notice that the Company will claim such forfeiture shall have been mailed to the last address known to the Company of the Insured, or the assignee hereof, if any.

PREMIUM LOANS.—After the premiums hereon have been paid in cash for three full years, the Company will, upon the written request of the Insured or any assignee of the Insured (revocable in writing at any time), apply annually the loan value hereof to the payment of the premiums hereon as they severally become due, except that no such application will be made unless the then loan value, after deducting all indebtedness, is sufficient to pay a full year's premium and there has been no default in the payment of premiums hereon.

The sums so applied, with interest at the rate of five per cent. per annum, payable in advance, shall constitute an indebtedness against this Policy for all purposes, and may be repaid at any time prior to default in the payment of premiums hereon.

If the premiums on this Policy are payable either quarterly or semi-annually, no such application will be made except for a full year's premium in advance at the annual rate.

TABLE OF VALUES.

The net value of the insurance and the cash and loan values, as shown by the following table, are based upon the payment of full year's premiums, and are each equal to the other. Each is also equal to the entire reserve upon this Policy, computed according to the American Experience Table of Mortality, with interest at the rate of three per cent. per annum, less not more than two and one-half per cent. of the amount of this Policy. If premiums are paid semi-annually or quarterly, said values (except loan value) arising upon any such intermediate payment may be determined by adding to the values for the full year next preceding such payment, as shown by said table, such portion of the increase of values for the then current year as such intermediate payment bears to the full year's premium.

If at any time there be any reversionary additions to this Policy, or if there be any indebtedness existing against this Policy, the figures in the following table will not apply, but amended figures will be furnished by the Company on demand; the amended figures will be computed in the same manner as the figures in the following table, except that the computation will be based upon the amount of insurance with reversionary additions, if any, and subject to existing indebtedness against the Policy, if any.

At end of	Extended Insurance. Ins. for \$10,000 extended for	Paid-up Insurance.	Cash Value or Loan
3 years	6 years 95 days	\$ 1240	\$ 545.60
4 years	8 years 322 days	1730	781.12
5 years	11 years 192 days	2260	1038.40
6 years	13 years 329 days	2780	1304.20
7 years	15 years 351 days	3310	1578.70
8 years	17 years 265 days	3830	1862.50
9 years	19 years 86 days	4350	2155.60
10 years	20 years 194 days	4870	2458.30
11 years	21 years 242 days	5380	2771.20
12 years	22 years 243 days	5900	3094.20
13 years	23 years 213 days	6410	3427.90
14 years	24 years 167 days	6920	3772.60
15 years	25 years 127 days	7430	4128.50
16 years	26 years 115 days	7940	4496.40
17 years	27 years 158 days	8450	4876.40
18 years	28 years 305 days	8960	5269.80
19 years	30 years 337 days	9480	5677.00
20 years	Paid-up	10000	6086.70
21 years			6199.30
22 years			6312.60
23 years			6426.40
24 years			6540.55
25 years			6654.70

Should this Policy be continued beyond the years covered by the foregoing table, there will be furnished upon application, figures of values for succeeding years, computed upon the same basis, with the exception of the deductions made therefrom, which will not be greater than one per cent. of the amount of this Policy.

PARTICIPATION IN PROFITS.

At the end of each Policy year, so long as this Policy is in full force by the payment of premiums, the divisible surplus accruing hereon as ascertained by the Company, shall be apportioned to this Policy, such apportionment at the end of the first and second Policy years to be conditioned upon the payment of the premium for the succeeding year. Such apportioned surplus will, annually, at the option of the Insured,

- 1—Be applied in reduction of the premiums on this Policy; or
- 2—Be used to purchase reversionary additions; or
- 3—Be paid in cash; or

4—Be left with the Company to accumulate to the credit of the Policy, with interest at the rate of three per cent per annum, which accumulations shall be payable at the maturity of the Policy or may be withdrawn in cash at any time on demand of the Insured. Such accumulations, when sufficient for the purpose, will be applied by the Company to the payment of any premium upon this Policy, which, at the expiration of the grace thereon, may be in default, and notice of such application, with a receipt for the payment of the premium, will be mailed to the Insured.

If the Insured, on or before the anniversary date upon which the apportioned surplus for any year is payable, shall elect none of the aforesaid options, the apportioned surplus for such year shall be payable in cash.

When option 1 or 3 is elected, the receipt of the Insured shall be a valid release of the Company.

Whenever, upon any anniversary date of this Policy, the accumulations under Option 4 (if not withdrawn in cash by the Insured nor applied by the Company to the payment of premiums as

in said Option provided) or the reserve upon any reversionary additions standing to the credit of this Policy under Option 2, or both, together with the then existing reserve under this Policy, shall equal or exceed the reserve required for fully paid-up Life Insurance of the face amount of this Policy, this Policy shall, at the option of the Insured, become a fully Paid-up Participating Life Policy for its face amount; or

Whenever upon any such anniversary date, the accumulations and reserves designated above shall equal or exceed the face amount of this Policy, the Company will, at the option of the Insured, mature and pay this Policy as an Endowment Policy;

Provided the Insured shall, in either case, exercise his option by notifying the Company in writing thereof within thirty days after notice by the Company that the time for exercising such option has accrued.

GENERAL PROVISIONS.

PAYMENT OF PREMIUMS.—All premiums on this Policy are payable at the office of the Company in Portland, Maine, but the Company's Agent holding its receipts, signed by the Secretary and to be countersigned by the Agent, for premiums payable hereon, is authorized to accept payment thereof in exchange for such receipts. A payment made to any other person, or in exchange for any other receipt, will not be binding on the Company. If the premiums are not paid when due, or within the period of grace, this Policy and the premiums paid hereon become forfeited and all liability of the Company ceases, except as hereinbefore provided.

If the premiums are made payable semi-annually or quarterly, that part of the full year's premium, if any, which remains unpaid when this Policy becomes a claim shall be deducted.

PAYMENT OF POLICY.—The amount due upon this Policy will be paid upon receipt of due proofs of death of the Insured during the continuance hereof, but any indebtedness to the Company on account of this Policy will be deducted in any payment or settlement made hereunder

AGE.—Should the age of the Insured be incorrectly stated, the sum payable under this Policy shall be the insurance which the actual premiums paid would have purchased at his true age, but, on proof, his age will be admitted in writing on the Policy.

SUICIDE.—The suicide of the Insured within one year from the date of this Policy, whether voluntary or involuntary, or while said insured was sane or insane, is not a risk covered hereby.

ENTIRE CONTRACT AND MISSTATEMENTS.—This Policy and application herefor constitute the entire contract between the parties hereto, and all statements made by the Insured in the application herefor shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used in defense to a claim under, or avoid this Policy, unless it is contained in the written application herefor and a copy of such application is endorsed hereon or attached hereto.

CHANGE OF CONTRACT.—Any change in the terms or beneficiaries of this contract or waiver of any of its terms or conditions or of any forfeiture must be in writing, signed by the President, Vice President, Secretary, Assistant Secretary, Actuary or Assistant Actuary, and endorsed on the Policy. No person is authorized to make any changes in this contract or waive any forfeiture of it, except as herein provided.

ASSIGNMENTS.—No assignment of any interest in this Policy shall be binding upon the Company unless made in duplicate upon forms furnished by it and both copies sent to the Home Office before this Policy becomes a claim. Upon receipt of such assignments, one copy will be returned and the other kept on the Company's files. No responsibility for the validity of any assignment in any event will be assumed by the Company.

EXERCISE OF RIGHTS AND OPTIONS.—The exercise of any right or option under the "Participation in Profits," "Non-Forfeiture

rights" and "Cash and Loan Rights" hereinbefore mentioned, by the Insured, shall conclusively bind the Beneficiaries in this Policy and the assigns of such Beneficiaries. All of said foregoing rights and options are mere personal rights of the insured, and are not assignable except to the Beneficiaries hereof or the assigns of such Beneficiaries.

DEFINITIONS. — The term "Insured," whenever used in this Policy, shall be construed as meaning the person upon whose life this Policy is written; the term "Beneficiary," as meaning the person, assigns excepted, to whom the proceeds of this Policy are at the time being payable; and the term "Indebtedness" shall include any loan made by the Company, or any note given for or application of the loan value to a premium or any part thereof, on this Policy.

It is hereby agreed that the anniversary date of this Policy is March 1, 1915, from which date the Policy year shall begin and all calculations hereunder shall be computed on the same day of the month annually thereafter during the continuance of this Policy.

All the foregoing agreements and promises are made in consideration of the written and printed application for this Policy, which is hereby made a part hereof, and of the payment in advance of the sum of *Three hundred and sixty-three and 70/100* dollars, and of a like amount payable in advance on the first day of March in every year until premiums for *twenty* complete years shall have been paid in cash, after which no further premiums will be required, said payments to be evidenced only by the production of the official receipts of the Company therefor.

WILLIAM B. PHILLIPS,
Secretary.

ARTHUR L. BATES,
President.

Portland, Me., March 1, 1915.

APPLICATION.

I hereby apply to the Union Mutual Life Insurance Company for a policy of insurance upon my life, and I hereby agree that all the statements and answers herein contained are full, correct and true, and that they, together with the policy hereby applied for, shall constitute the entire contract between the parties hereto; that said policy shall not take effect until the first premium shall have been paid during my good health, and that the distribution of surplus which may be adopted by the Company is hereby accepted by me in my own behalf and for every person who shall have any interest in the policy now applied for.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I am temperate, and to the best of my knowledge and belief in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY.

No. 99999.

AGE, 3

AMOUNT, \$10,000.

PREMIUM, \$361.10

Incorporated under the laws of the State of Illinois.

UNITED STATES ANNUITY AND LIFE INSURANCE
COMPANY OF CHICAGO, ILLINOIS.

WILL PAY *Ten Thousand* Dollars (hereinafter called the initial amount), together with the entire earnings to the credit of this policy to *Julia C. Stiles, wife* (subject to the right of the Insured to change the beneficiary, as hereinafter provided), at the Home Office of the Company, in Chicago, Illinois, immediately upon receipt by the Company of due proofs of the death of *John C. Stiles*, the Insured, of *Chicago, State of Illinois*, during the continuance of this policy.

At the expiration of twenty years from the date hereof, if this policy shall have been kept in full force by the payment of all premiums, and the Insured be then living, this policy will become a paid-up policy for *Ten Thousand* Dollars; and the Company will pay to the legal holder hereof all earnings remaining to the credit of this policy, in excess of the cash value of said paid-up policy.

This policy is issued for a term of one year from the date hereof, in consideration of the application herefor, a copy of which is hereto attached, and made a part hereof, and the payment in advance, to the Company or its authorized agent, of *Three Hundred Sixty-one Dollars and Ten Cents* (being the premium to provide the term insurance for one year ending on the *first day of March, 1917*), and will be renewed for the further term of nineteen years upon the payment at the Home Office of the Company, in Chicago, Illinois, of a like amount in advance on or before the *first day of March*, in every year hereafter, during the life of the Insured, until twenty full annual premiums have been paid.

This policy is issued and accepted subject to the agreement, benefits and conditions stated on the following pages, which are hereby referred to and made a part hereof.

In Witness Whereof, The said UNITED STATES ANNUITY AND LIFE INSURANCE COMPANY has, by its President and Secretary signed and delivered this contract at Chicago, Illinois, as of the *first day of March, 1916*.

WM. T. SMITH, Secretary.

HENRY A. SALZER, President.

INSURANCE DEPARTMENT, STATE OF ILLINOIS.

This Policy is registered; and approved Securities equal in value to the legal reserve hereon, are held in Trust by this Department.

Insurance Superintendent.

Springfield, Ill., 19....

AGREEMENTS, BENEFITS AND CONDITIONS.

PAYMENT OF PREMIUMS.—All premiums are due and payable in advance at the Home Office of the Company, in Chicago, Illinois, to the Company's authorized agents, in exchange for receipts signed by the President or Secretary, and countersigned by the agent designated therein.

Premiums are payable annually in advance, but may be paid semi-annual instalments, in advance, at the Company's table rates. Any unpaid part of a year's premium will be deducted in any settlement of this policy.

One month's grace will be allowed upon any payment of premium after the first year, without interest. During this month the insurance shall continue in force; if the insured shall die during the month of grace, the overdue premium will be deducted in any settlement under this policy.

If any premium, or any semi-annual instalment, or any note therefor, or any indebtedness secured by this policy, shall not be paid when due, this policy shall thereupon cease, except as to the Non-Forfeiture Options hereinafter recited; provided that this policy, if not previously surrendered to the Company, may be reinstated any time within three years after such default, by payment of the past due premiums, with interest at the rate of six per cent per annum, upon evidence of insurability satisfactory to the Company.

VALUATION.—For the first year succeeding the date hereof, the reserve value of this policy shall be computed for one-year term insurance. For subsequent years, such net premium and valuation at an age at issue advanced one year shall be computed, as will provide for the benefits and guaranties stipulated in this contract.

EXPENSE OF MANAGEMENT LIMITED.—The expense under this policy shall be limited to the loading provided for that purpose in the premium payable thereon, together with any mortality savings in the first policy year, except as hereinafter stated.

EARNINGS.—This policy shall be credited with its apportioned share of the net earnings after the first policy year, arising from the following sources: Excess interest on the reserve, gains from unexpired and surrendered policies and savings from mortality, less amounts paid for taxes, license fees, registration fees, medical examination and inspection fees, together with any Governmental charges for examination expenses.

ANNUAL DIVIDENDS.—All earnings shall be apportioned annually after the second year, and at the option of the Insured may be withdrawn in cash, applied to reduce the premiums on this policy, used to purchase additions to the sum insured, or left to accumulate at three per cent interest. If the insured shall not elect any other option the dividend shall be paid in cash, on demand.

NON-FORFEITURE OPTIONS.—After payment of premiums for one or more full years, this policy may be surrendered within one month after default in the payment of any subsequent premium; upon such surrender the Company will grant any one of the following options:

(a) A cash payment equal to the amount of the reserve value of this policy and of any dividend additions thereto, at the time of such default, computed upon the American Experience Table of Mortality and three and one-half per cent interest, less a sum not more than two and one-half per centum of the amount insured by this policy, and less any existing indebtedness to the Company on this policy;

(b) Without such surrender the policy will automatically continue in force as a Participating Paid-Up Policy for such amount as the cash value above defined will purchase, with dividends payable annually;

(c) Upon written request of the insured and assigns, if any, made with the Company at its Home Office within one month from date of default, and endorsement hereon by the Company, this policy will be continued in force as non-participating Extended Insurance for the initial amount insured hereby for the term of years shown in the Table of Extended Insurance on page 3, except that, in case of indebtedness to the Company on this policy, the net cash value of such Extended Insurance shall not exceed the cash value as defined; should the cash value be greater than the Reserve required for such Extended Insurance, such excess will be retained by the Company, payable upon surrender of this policy to the Insured, if living at the expiration of the term of Extended

Insurance; or, on due proof of the prior death of the Insured, to the legal holder of this policy, in addition to the initial amount insured. Until the time for the payment of the amount so retained, the Company will pay to the Insured, on demand, interest equal to three per cent of the amount so retained, payable one year after the date of such lapse, and annually thereafter. Any instalments of interest not so paid, shall be added to the amount retained and subsequent interest payments shall be proportionately increased.

If at the date of default there be no indebtedness on this policy, and no dividend additions thereto, the values defined in options (a), (b) and (c) are as shown in the table on page 3.

LOANS.—After payment of premiums for three or more years, upon written request the Insured may borrow from the Company, upon the sole security of this policy, the whole or any portion of the Cash Value of the policy at the end of the current policy year as above defined, less any existing indebtedness to the Company on this policy and subject to interest in advance at six per cent per annum to the end of the current policy year; provided that this policy unincumbered be legally assigned to the Company as security upon the Company's form of assignment for that purpose, and provided all premiums shall have been paid for the policy year in which the loan is taken. Failure to pay any such loan or the interest thereon shall not avoid the policy, unless the total indebtedness thereon to the Company shall equal or exceed such loan value; and until one month after notice shall have been mailed by the Company to the last known address of the Insured or of the assignee if any. The Company shall have the right to defer the payment of the Cash Value or the making of the Loan (unless for an amount sufficient only to pay premiums then due the Company) for a period not exceeding six months.

SPECIAL.—When the guaranteed cash value, together with earnings to the credit of this policy, is sufficient to provide a paid-up policy for the amount hereby insured, this policy shall become a participating paid-up policy with dividends payable annually, upon the request of the Insured and endorsement hereon by the Company.

MODIFICATIONS.—This policy and the application therefor, a copy of which is attached hereto and made a part hereof, constitute the entire contract between the parties. All statements made by the Insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in the written application, a copy of which is attached hereto. No person, except the President, Vice President or Secretary of the Company, has power, on behalf of the Company, to make or modify this contract, to extend the time for payment of premiums, to waive any forfeiture or to bind the Company by making any promise or by accepting any representation or information not contained in the application for this policy. These powers will not be delegated, and can be exercised by such officers only in writing.

This policy shall not take effect until the first premium thereon shall have been actually paid during the lifetime and good health of the Insured.

INDEBTEDNESS.—Any indebtedness to the Company on account of or secured by this policy, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement, from the amount payable under this policy, or from the Cash Value; other Non-Forfeiture Options will be correspondingly diminished. In the case of Extended Insurance, such reductions shall apply first to the amount retained by the Company and the corresponding interest, and then to the term of Extended Insurance.

ASSIGNMENTS.—The Company shall not be deemed to have knowledge of any assignment of this policy, unless such assignment be in writing, and unless the original or a duplicate shall have been filed at the Home Office of the Company, and its receipt duly acknowledged. Any claim under an assignment shall be subject

proof of interest. The Company will assume no responsibility for the validity of an assignment.

CHANGE OF BENEFICIARY.—Subject to the rights of any assignee, the Insured may, at any time, and from time to time, during the continuance of this policy, change the beneficiary, by filing at the Home Office of the Company a written request therefor (executed in duplicate), such change to take effect only when the Company's acceptance of said request shall be endorsed thereon, and also upon the duplicate, which shall be attached to this policy; whereupon all rights of the former Beneficiary or Beneficiaries shall cease. If any Beneficiary shall die before the Insured, the interest of such Beneficiary shall immediately vest in the Insured.

INCONTESTABILITY.—This policy is unrestricted as to change of occupation, naval or military service, residence or travel, and after two years from the date hereof, shall be absolutely incontestable for any cause except non-payment of premiums, subject to the following provisions as to proof of age;

The Company will admit the age of the Insured at any time on satisfactory proof, but if not so admitted, and if the age is shown to have been misstated, the amount of insurance payable shall be such amount as the actual premiums would have purchased at the true age.

LIMITATION.—The liability of the Company shall be limited to the amount of premiums paid on this policy, if, within two years from the date hereof, the Insured shall die, either by suicide (whether sane or insane), or in consequence of his or her criminal act.

If Premiums have been Paid in Full for	OPTION (a)	OPTION (b)	OPTION (c)		Excess of Cash Value Retained Until Payment or Expiration of Extended Insurance. Amount.
	Guaranteed Cash or Loan Value.	Participating Paid-up Life Policy for	Extended Insurance for Initial Amount will Continue for		
			Years.	Mos.	
3 Years.	\$390	\$990	4	5	.....
4 "	610	1530	7	1	.....
5 "	850	2070	9	8	.....
6 "	1090	2610	12	1	.....
7 "	1340	3150	13	0	\$120
8 "	1600	3680	12	0	430
9 "	1880	4210	11	0	750
10 "	2160	4740	10	0	1090
11 "	2490	5340	9	0	1490
12 "	2790	5860	8	0	1860
13 "	3100	6380	7	0	2250
14 "	3430	6900	6	0	2660
15 "	3770	7410	5	0	3090
16 "	4120	7930	4	0	3550
17 "	4480	8440	3	0	4030
18 "	4860	8960	2	0	4540
19 "	5250	9470	1	0	5080
20 "	5660	10000			

The above values will be increased proportionately in case of the payment of part of a full year's premium in addition to any complete number of years. Values of this policy for years not stated in table will be equal to the full reserve of the policy and of any additions thereto, computed on the same basis.

INSTALMENT OPTIONS.

This policy is issued payable in one sum at maturity or on the death of the Insured, but the Insured may at any time from the date of issue, provided this policy is not then assigned, change the manner of such payment from one sum to such number of instalments as he (the Insured) may elect, as provided in the annexed tables; or he may at any time subsequently, change the number

instalments to such other number, provided in the annexed tables as may be desired, or entirely revoke any change, thereby making the proceeds of this policy again payable in one sum, by giving written notice to the Company at its Home Office, Chicago, Illinois, accompanied by this policy.

The Insured may also, at any time during his lifetime, in like manner direct that the Beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value of all unpaid instalments. The Beneficiary, without such direction, shall not have such right. If the Beneficiary should die before all instalments have been duly paid, the remainder of the instalments shall be commuted on the basis of three per cent compound interest and paid in one sum to the executors, administrators or assigns of the Beneficiary.

The first instalment under this contract shall be due immediately at maturity or upon receipt of due proofs of death of the Insured, and subsequent instalments shall be paid annually thereafter, upon each succeeding anniversary of such approval, until all instalments due shall have been paid.

The following tables are based upon \$10,000.00 of insurance and will apply *pro rata* to the amount payable under this policy, at maturity or in event of the death of the Insured during the continuance of this policy. If the amount insured hereunder is less than \$1,000.00, or if there is more than one Beneficiary, the instalment options shall not apply.

OPTION 1. LIMITED INSTALMENTS.

Number of Instalments..	25	20	19	18	17	16	15	14	13	12
Amount of Each	\$550	*\$650	\$670	\$700	\$730	\$770	\$810	\$850	\$910	\$970
Number of Instalments..	11	10	9	8	7	6	5	4	3	2
Amount of Each	\$1040	\$1130	\$1240	\$1380	\$1550	\$1790	\$2110	\$2610	\$3430	\$5070

*ILLUSTRATION.—The amount of each instalment will be at the ratio of 650 for each 10,000 of proceeds, if payment is to be made by 20 instalments.

OPTION 2. CONTINUOUS INSTALMENTS.

Annual instalments to continue during the entire life-time of the Beneficiary, but twenty-five annual instalments at least to be paid.

Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment
15	400	31	440	47	510
or under					
16	400	32	440	48	510
17	400	33	440	49	520
18	400	34	450	50	520
19	400	35	450	51	520
20	410	36	460	52	530
21	410	37	460	53	530
22	410	38	470	54	530
23	410	39	470	55	540
24	410	40	480	56	540
25	420	41	480	57	540
26	420	42	480	58	540
27	420	43	490	59	550
28	430	44	490	60	550
29	430	45	500	or over	
*30	430	46	500		

*ILLUSTRATION.—The amount of each annual instalment will be at the ratio of 430 for each 10,000 of proceeds, if at the death of the Insured the Beneficiary should be 30 years of age last Birthday.

APPLICATION.

As a consideration for the issuance of a policy by the United State Annuity and Life Insurance Company, Chicago, Illinois, I represent the statements and answers as written or printed herein, or in Part II of this application, to be full, complete and true, whether written by my own hand or not, and agree that any fraudulent untruth or concealment shall make the policy wholly void. I agree to be examined by a regular Medical Examiner of the Company without delay.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read all statements and answers in Parts I and II of this application, and represent and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder: That said statements and answers, together with this declaration, as well as those made to the Company's medical examiner, are true, and shall be the basis of, and the consideration for, the, contract hereby applied for.

I hereby expressly waive, on behalf of myself or of any other person who shall have or claim any interest in any policy issued hereunder, all provisions of law now existing, or that may hereafter exist, preventing any physician or other person from disclosing any information acquired in attending me in a professional capacity or otherwise, or rendering such physician or person incompetent to testify as a witness in any manner whatever; and I further hereby consent that any such physician or person shall also disclose to the Company any such information.

20 PAYMENT LIFE NON-PARTICIPATING POLICY
WITH DISABILITY BENEFIT RIDER
GENERAL FORM

No. 99,999.

AGE, 35.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$302.60

THE UNITED STATES LIFE INSURANCE COMPANY
IN THE CITY OF NEW YORK

In Consideration of the annual premium of *Three Hundred Two and 60/100* Dollars, and of the payment of a like amount upon each *second* day of *January* hereafter until *Twenty* full years' premiums shall have been paid or until the prior death of the insured.

Promises to pay at the Home Office of the Company in New York City, upon receipt at said Home Office of due proof of the death of *John Doe*, of *Chicago*, County of *Cook*, State of *Illinois*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year upon surrender of this Policy, properly receipted, to *Mary Doe*, beneficiary, with right of revocation.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured, if there be no existing assignment of the Policy made as herein provided, may, while the Policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company. If any beneficiary shall die before the Insured the interest of such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above, as follows:

One-half in cash on due-date of premium, and balance by six months' note with interest at six per centum per annum; or one-quarter in cash and balance in three notes of equal amounts at three, six and nine months respectively, with interest at six per centum per annum. N. B.—Notes must be for even dollars; the excess being included in the cash payment.

Except as herein provided the payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office or to any Agent of the Company upon delivery, on or before date due, of a receipt signed by an Executive Officer, viz.: the President, Vice-President, Second Vice-President, Secretary, Assistant Secretary or Actuary, of the Company and countersigned by said agent.

A grace of one month or thirty days (whichever period is the longer) subject to an interest charge at the rate of six per centum per annum shall be granted for the payment of every premium after the first year during which time the insurance shall continue in force. If death occur within the days of grace the unpaid portion of the Premium for the then current Policy year shall be deducted from the amount payable hereunder.

CONDITIONS.—This Policy contains no restriction upon the Insured in respect either of travel, residence or occupation, excepting always that if within one year after the issuance of this Policy the Insured shall go within the tropics, or north of the parallel of sixtieth degree north latitude, or engage in military or naval service in time of war, the liability of the Company in case of death of the Insured shall be limited to the return of the premiums actually paid hereon; and in the event of the death of the Insured by self-destruction, whether sane or insane, within one year after the issuance of this Policy, the liability of the Company shall be only for the return of the premiums actually paid hereon.

This Policy with the application therefor, a copy of which is attached hereto, shall constitute the entire contract and shall be incontestable, except for non-payment of premiums, after one year from its date. All statements made by the Insured in said application shall in the absence of fraud be deemed representations and not warranties, and no statement shall avoid or be used in defense to a claim under this policy, unless it is contained in said application.

If the age of the Insured has been understated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age; if the age of the Insured has been overstated the Company will return the excess premium, or premiums, paid.

NON-PARTICIPATION.—This Policy shall not participate in the profits of the Company.

LOANS.—At any time while this Policy is in force after three full years' premiums have been paid, this Company will advance on pledge of the Policy and on the sole security thereof the Loan Value as stated in the Table of Loan and Surrender Values for the end of the current Policy year at the time of the loan, (such loan value being the reserve on this policy, computed according to the American Experience table of mortality with $3\frac{1}{4}$ per cent interest, at the end of the current policy year in which the loan is applied for, less a sum not to exceed $2\frac{1}{2}$ per cent of the amount insured under this policy), deducting from such Loan Value any outstanding indebtedness hereon, interest at six per cent per annum on such loan to the end of the Policy year, and any unpaid portion of the current year's premium. Failure to repay any such loan or to pay interest shall not avoid or be used in defense to a claim under this Policy unless the total indebtedness hereon to the Company shall equal or exceed the Cash Surrender Value at the time of such failure, nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record, if any, at the Home Office of the Company.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.—After this Policy shall have been in force three full years it may be surrendered by the owner at any time prior to any default or within three months after any default. Thereupon,

(1) If there be no indebtedness hereon to the Company the owner may elect either (a) to continue the insurance in force from the date of default for its face amount, but without participation and without the right to loans; or (b) to purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this Policy. The net value of the surrender equity allowed under either option (a) or (b) shall not be less than the reserve on this policy at the date of default, computed according to the American Experience table of mortality with $3\frac{1}{2}$ per cent interest, less a sum not to exceed $2\frac{1}{2}$ per cent of the amount insured under this Policy. The periods for which the insurance will be continued and the amounts of paid-up life insurance which will be allowed are shown in the table of surrender values herein set forth.

TABLE OF LOAN AND SURRENDER VALUES.

After Policy been in Force	Loan and Cash Surrender Value	Paid-up Life Insurance.	Paid-up Continued Insurance.			After Policy has been in Force.	Loan and Cash Surrender Value.	Paid-up Life Insurance.	Paid-up Continued Insurance.		
			Yrs.	Mos.	Days				Yrs.	Mos.	Days
3	\$509 10	\$1290	6	11	7	12	\$2965 00	\$5000	20	11	20
4	691 60	1720	8	..	1	13	3008 00	6180	22	2	7
5	881 00	2150	10	..	10	14	3400 00	6850	23	7	18
6	1077 40	2570	11	11	1	15	3840 20	7550	25	3	12
7	1284 20	3000	13	7	18	16	4177 90	8040	26	1	26
8	1537 80	3520	15	6	2	17	4528 10	8580	27	8	9
9	1799 80	4080	17	1	13	18	4891 50	9020	28	8	9
10	2071 90	4540	18	8	14	19	5269 00	9510	30	9	17
11	2354 10	5050	19	9	5	20	5681 50	.....	..	..	..
Yrs.						Yrs.					

Values for later years will be computed and furnished upon request. For later years the Cash Surrender Value is the entire reserve on this Policy at the date of default, computed according to the American Experience Table of Mortality, with three and one half per cent interest per annum; the loan value is the entire reserve, computed according to the same table of mortality and rate of interest, at the end of the current policy year in which the loan is applied for, there being deducted from such loan value any outstanding indebtedness hereon, interest at six per cent per annum on such loan to the end of the policy year and any unpaid portion of the current year's premium, the paid-up Life Insurance is the equivalent of such cash surrender value upon the basis of the single premium at the attained age of the Insured, and the paid-up continued insurance is the equivalent of the American Experience three and one-half per cent reserve at the time of default, less a sum not to exceed two and one-half per cent of the amount insured.

by this Policy, on the basis of the net single premium under the above table and rate of interest at the attained age of the Insured.

(2) In computing values both for the period covered by the Table of Loan and Surrender Values and for later years, if there be an indebtedness hereon to the Company, it shall be deducted from the amount which otherwise would be applicable as a surrender value to the purchase of temporary insurance for the period aforesaid, and the owner may elect either to have the remainder applied (a) to continue the insurance in force from the date of default without participation and without the right to loans for the face amount of this Policy less the indebtedness, or (b) to purchase a proportionate amount of non-participating paid-up life insurance.

If in the event of any default in the payment of premium or otherwise, after the Policy shall have been in force three full years, the owner shall not exercise either of said options within three months after such default, the insurance shall be continued as provided by option (a) in either paragraph (1) or (2).

CASH VALUES.—After premiums have been paid on this policy for three full years, it may be surrendered to the Company within thirty-one days after default in the payment of any subsequent premium for the Cash Value as shown in the Table of Loan and Surrender Values herein set forth, less any existing indebtedness to the Company on this Policy.

The Surrender Values under Policies with Quarterly or Semi-Annual premium payments will be calculated upon the same basis as the Surrender Values at the end of the preceding full Policy year, allowance being made for the total premiums paid.

REINSTATEMENT.—Unless surrendered for cash, this Policy upon evidence of insurability satisfactory to the Company may be reinstated within three years after any default in the payment of premiums, by payment of arrears of premiums with interest at the rate of six per centum per annum, together with interest at the same rate on any indebtedness to the Company which existed at the date of such default, and with reinstatement or payment of such indebtedness.

MODES OF SETTLEMENT.—The Insured or the owner, or the beneficiary after the Insured's death, in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this Policy upon the death of the Insured paid either in cash or as follows:

(1) By the payment of an annuity equal to three and one-half per centum of such net sum payable at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said net sum, together with any accrued portion of the annuity for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each one thousand dollars of said net sum.

Any instalments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

When any option calling for annual payments is elected, this Policy shall be surrendered upon its maturity and a supplementary non-participating contract shall be issued for the option elected.

Unless otherwise specified by the owner or by the beneficiary in making such election, the beneficiary may at any time surrender the contract guaranteeing the payment of instalments, for the commuted value of the payments yet to be made, computed upon the same basis as option (2) in the following table; provided that no such surrender and commutation will be made under option (3) except after the death of the beneficiary occurring within the aforesaid twenty years:

TABLE OF INSTALMENTS FOR EACH \$1,000.

OPTION 2.		OPTION 3.			
Number of Annual Instalments.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment
2	\$508 60	20	\$45 24	42	\$54 31
3	344 88	21	45 60	43	54 93
4	263 05	22	45 76	44	55 56
5	213 99	23	46 04	45	56 21
6	181 32	24	46 32	46	56 86
7	158 01	25	46 63	47	57 53
8	140 56	26	46 95	48	58 21
9	127 00	27	47 28	49	58 89
10	116 18	28	47 62	50	59 57
11	107 34	29	47 98	51	60 25
12	99 99	30	48 36	52	60 92
13	93 78	31	48 76	53	61 57
14	88 48	32	49 17	54	62 22
15	83 89	33	49 60	55	62 81
16	79 89	34	50 05	56	63 43
17	76 37	35	50 51	57	64 00
18	73 25	36	51 00	58	64 54
19	70 48	37	51 50	59	65 04
20	67 99	38	52 03	60	65 50
21	65 74	39	52 57	61	66 92
22	63 70	40	53 13	62	66 31
23	61 85	41	53 71	63	66 65
24	60 17			64	66 94
25	58 62			65	67 20
26	57 20			66	67 41
27	55 90			67	67 58
28	54 69			68	67 71
29	53 57			69	67 82
30	52 53			70	67 89
				and over	

No general agent or other agent of the Company has the power, nor is he authorized by the Company to extend the time for the payment of a premium or in the event of lapse to reinstate this Policy, or in any way to modify this Contract; the Executive Officers as aforesaid alone having this power.

In Witness Whereof, the Company has caused this Policy to be executed this *second* day of *January*, 1913

A. WHEELWRIGHT,
Secretary.

JOHN P. MUNN, M. D.,
President.

THE UNITED STATES LIFE INSURANCE COMPANY.
IN THE CITY OF NEW YORK.

Attached to and made part of Policy No. 99,999 on the life of the Insured John Doe.

DISABILITY PRIVILEGE.

In consideration of the payment of the premium of \$2.50 with each annual premium payable under the above numbered policy and subject to the terms hereof, The United States Life Insurance Company in the City of New York hereby grants the following TOTAL AND PERMANENT DISABILITY PRIVILEGE:

1. If the Insured, after the policy has been in force for one full year, while he is under sixty years of age, and while said policy is in full force and effect, shall become totally and permanently disabled by accident or disease and shall furnish due proof that he is physically or mentally incapacitated to such an extent that he is rendered wholly and permanently unable to engage in any occupation or to perform any work for any kind of compensation of financial value, and if such disability has then existed for not less than sixty days, the Company will, upon receipt of said proof, waive the payment of any premium or premiums that may become payable thereafter under said policy during such disability, and in such case the values in the table of loan and surrender values shall be the same as if the premiums were being paid by the Insured. No deduction on account of said waiver shall be made in any payment under the policy.

2. If the Company accepts proof of disability under said policy, it shall, nevertheless, have the right at any time thereafter to demand of the Insured proof of the continuance of such disability and to make any examinations it deems necessary, and if the Insured shall fail to furnish such proof or refuse to permit such examinations, or if it appears at any time that the Insured has become unable to engage in any occupation whatsoever for remuneration or profit, all premiums thereafter falling due shall be paid in conformity with the policy. The Insured agrees to keep the Company informed of every change in his address and residence, and to give immediate notice should he recover from his total disability.

3. Failure to pay any premium under this Disability contract when and as it becomes due, shall render this contract null and void from the date when such payment became due.

New York, N. Y., January 2, 1916.

A. WHEELWRIGHT,

Secretary.

JOHN P. MUNN, M. D.,

President.

APPLICATION.

MEDICAL EXAMINER'S FORM.

It is hereby declared and agreed: First, That all the statements and answers in this application are true, full and complete; that this application and declaration shall, with the policy herein applied for, be the sole basis of the contract between me and the Company, and shall be binding on all parties in interest under such policy; and no information or statement, unless contained in this application, made, given, received or acquired, by any person at any time, shall be binding on the Company; and that the policy to be issued hereon shall take effect only upon payment of the first premium and delivery of the policy, during my lifetime, and while I am in sound health and insurable condition. Second, That the whole or any part of the risk herein proposed may be reinsured. Third, I hereby expressly waive all provisions of law forbidding my physician or surgeon from disclosing any information acquired while attending me in a professional capacity. Fourth, In the event of my death by self-destruction, sane or insane, within one year after date of any policy that may issue hereon, the liability of the Company shall only be for the return of the premiums paid thereunder. Fifth, That any policy to be issued hereon shall not be entitled to participate in the profits or surplus of the Company.

20 PREMIUMS LIFE, 5-YEAR DIVIDEND POLICY WITH
DISABILITY BENEFITS.

No. 99,999.

AGE, 35

AMOUNT, \$10,000.

PREMIUM, \$364.30

THE VOLUNTEER STATE LIFE INSURANCE
COMPANY.

In Consideration of the application for this Policy, which is hereby made a part of this contract, and endorsed hereon and of the payment in the manner specified of the premium herein stated, THE VOLUNTEER STATE LIFE INSURANCE COMPANY hereby insures the life of *Andrew Jackson*, of *Hermitage* County of *Davidson*, State of *Tennessee*, for the amount herein named, payable as specified and subject to all privileges and provisions contained herein.

The amount of insurance is *Ten Thousand* Dollars, payable in one sum at the Home Office of the Company in Chattanooga, Tennessee, upon receipt of due proof of death of the insured and surrender of this Policy, properly receipted, unto *Rachael Donelson Jackson*, (wife), if living; if not to the Executor, Administrators, or Assigns of the Insured.

This insurance is issued for a term of one year from the 21st day of *March* 1912, and is based upon the payment of *Three Hundred Sixty-four and 30/100* Dollars on the delivery of this Policy as the premium for one year's insurance, and in consideration of one full year's premium being paid, this contract shall be continued as a Limited Payment Life Policy upon the further payment of *Three Hundred Sixty-four and 30/100* Dollars on or before the 21st day of *March* in each and every year thereafter until premiums for *twenty* full years from the 21st day of *March*, 1912, shall have been paid, or until death should it sooner occur, at which time, subject to its terms, shall become full paid insurance.

All premiums are payable at the Home Office of the Company in Chattanooga, Tennessee, or as provided under the heading "Provisions" on third page hereof.

PARTICIPATION.—This Policy shall participate in the surplus earnings of the Company apportioned and accruing to policies of this class, and its proportion of the divisible surplus shall be ascertained by the Company and distributed at the end of each five-year period from date hereof, provided the Policy be then in full force. Such dividend may be withdrawn in cash, applied to purchase a paid-up addition to the Policy, or to reduce the premium hereon. Unless the insured shall notify the Company in writing within three months from the end of each dividend period which mode of settlement is desired, the Company reserves the right to make the selection.

PRIVILEGES.

CASH LOANS.—The Company will, at any time after three full years' premiums have been paid, advance upon the sole security of this Policy, when legally assigned, a sum equal to the amount specified in the table below, plus the full legal reserve on all dividend additions apportioned and credited hereon, less any indebtedness to the Company on account of this Policy. The interest on such loan shall not exceed six per cent per annum and shall be payable annually in advance.

Failure to repay any such loan or to pay the interest thereon or to pay any loan and interest under the automatic loan clause shall not void this Policy unless the total indebtedness to the Company on account of this Policy shall equal or exceed the then total loan value at such time of failure, nor until one month after the Company shall have mailed notice of such fact to the last known address of the insured, also to the assignee, if any.

AUTOMATIC PREMIUM LOANS.—In the event the insured should, at any premium date, or within the days of grace thereafter, after three full years' premiums have been paid hereon, fail to pay or cause to be paid the then current premium, if the Policy be not surrendered by the insured with a choice of one of the options herein guaranteed, and if, at the time of the non-payment of premium there is a loan value hereon in excess of all indebtedness that may then exist against the Policy together with interest, the Company will apply such available loan value towards the payment of the premium then due, with interest thereon at a rate not exceeding six per cent (6%) per annum, chargeable annually in advance; and will continue to carry said Policy in force, in the form as written and at the rate of premium as provided for in the face hereof, subject to its terms and such indebtedness, the same as if the premium had been paid in cash, and will continue to so apply such loan value as long as such value, at the rate of premium provided in the face hereof, will suffice to pay for even one day's premium. At any time while this Policy is thus in force the insured may resume payment of premiums thereon without medical re-examination, and in that event, any indebtedness against the Policy may either be paid in cash or allowed to remain as a loan hereon. All such indebtedness shall be a first lien on the Policy, and the Policy will lapse unless premium payments are resumed by the insured within the actual period of extension.

OPTIONS ON SURRENDER OR LAPSE.—After this Policy shall have been in force three full years, it may be surrendered to the Company at any time prior to default in premium payment, or within the days of grace thereafter, and as a full consideration therefor, one of the following options may be accepted:

1. **CASH SURRENDER VALUE.**—Accept the cash value indicated by the following table, plus the full legal reserve on all dividend additions apportioned and credited hereon, less any indebtedness to the Company on account of this Policy; or,

2. **PAID-UP LIFE POLICY.**—Accept a non-participating Paid-up Life Policy for the amount indicated by the following table, plus all dividend additions apportioned and credited hereon, payable at the same time and on the same conditions as this Policy; provided, however, that if there be any indebtedness to the Company on account of this Policy, the amount of such Paid-up Life Policy will be reduced in the proportion that the total indebtedness bears to the then total cash surrender value; or,

3. **PAID-UP TERM POLICY.**—Accept a non-participating Paid-up Term Policy without the right to loans for the full amount insured by this Policy, plus all dividend additions apportioned and credited hereon, to be dated on the day to which premiums have been duly paid and to continue in force for the term indicated by the following table; provided, however, that if there be any indebtedness

the Company on account of this Policy, the amount of such Paid-up Term Policy shall be the face value of this Policy, plus all dividend additions hereon, less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run shall be changed to that term for which the cash surrender value of this Policy herein specified, after deducting such indebtedness, will carry the modified amount at the single premium term rates of this Company.

TABLE OF LOAN AND SURRENDER VALUES.
(Referred to Above.)

After Policy Has Been in Force	Cash Surrender or Loan Value.	Paid-up Life Insurance.	Paid-up Term Insurance.	
			Years.	Days.
1 Year	None.	None.	None.	None.
2 Years	None.	None.	None.	None.
3 "	\$ 380	\$ 950	4	128
4 "	600	1470	6	255
5 "	830	2000	9	153
6 "				
7 "	1080	2570	11	341
8 "	1350	3140	14	109
9 "	1640	3740	16	167
10 "	1910	4270	18	24
11 "	2190	4800	19	167
12 "				
13 "	2490	5310	20	273
14 "	2790	5840	21	286
15 "	3100	6360	22	287
16 "	3430	6870	23	277
17 "	3770	7400	24	240
18 "				
19 "	4120	7900	25	270
20 "	4480	8420	26	324
21 "	4860	8930	28	125
22 "	5250	9450	30	196
23 "	5660	10000	Paid-up.	

Values for later years will be computed on the same basis and furnished upon request.

The reserve maintained on this Policy and the loan and surrender values in the above table are based upon the American Experience Table of Mortality with interest at the rate of three and one-half per cent (3½%) per annum.

INSTALMENT OPTION OF SETTLEMENT.—The amount insured under this Policy is payable in one sum, but if the amount payable be not less than \$1,000.00, it may at the option of the insured or beneficiary be made payable instead in either five, ten, fifteen, or twenty equal annual instalments. The amount of such instalments shall be based upon the amount insured under this Policy, together with any paid-up additions hereon, and shall be determined from the table opposite.

The first instalment shall be payable at the same time the original amount would have been payable under this Policy, and subsequent instalments shall become payable on succeeding anniversaries of the payment of the first instalment and continue until all of said instalments shall have been paid.

Unless the Company shall have been otherwise directed by the insured in writing, all unpaid instalments, at the time any instalment is due, may be commuted at the rate of three per cent per annum, compound interest, and the equivalent withdrawn in one sum.

No. of Instalments.	Amt. of Each Instalment per \$1,000 Insurance.	Amt. of Each Instalment Under this Policy.	No. of Instalments.	Amt. of Each Instalment per \$1,000 Insurance.	Amt. of Each Instalment Under this Policy.
5	\$212 00	\$2120 00	15	\$81 00	\$810 00
10	114 00	1140 00	20	65 00	650 00

SPECIAL PRIVILEGES.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this Policy, except the first, a grace of one month will be allowed, during which time the Policy will remain in force. If death should occur within the month of grace, the unpaid premium for the current year will be deducted from the amount payable hereunder.

TOTAL AND PERMANENT DISABILITY.—Should the insured, after having paid the premium for at least one full year, and sixty days before any subsequent premium is due, and before attaining the age of sixty years, furnish proof satisfactory to the Company that he has become wholly disabled by bodily injury or disease, while this Policy is in force, so that he is and will be permanently, continuously, and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, the Company will, by endorsement hereon, agree to pay for the insured subsequent premiums hereon as they fall due during such total disability. Any premiums so paid by this Company shall not be deducted from the sum payable under the Policy, or from the loan and surrender options herein provided for, but such values shall increase as though the premiums were actually paid by the insured in cash; provided that satisfactory evidence of such continued total disability be furnished on or before each annual premium due date in lieu of payment of premium, and that the insured shall, at any time, on demand, furnish the Company satisfactory proof of the continuance of such disability, and shall, on request, submit to be examined by a physician named by the Company, and if the insured shall fail to furnish such proof, or if it shall appear to the Company that the insured is able to perform any work or to follow any gainful occupation, then all premiums thereafter falling due must be paid in conformity with this contract.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision, and not subject to further proof of disability.

REVIVAL OF POLICY.—If this Policy be lapsed for non-payment of premium, it may be revived any time after the date of lapse upon written application and the payment of arrears of premiums, with interest at a rate not to exceed six per cent per annum; provided, however, that evidence of the insurability of the insured satisfactory to the Company be furnished to the Company and its approval expressed all according to its usage and requirements in such cases. In the event of the revival of this Policy, the loan value hereon will be the same as if it had never lapsed, and the full amount thereof, less any indebtedness, will be available as a loan in the payment of arrears.

CHANGE OF BENEFICIARY.—The insured may, at any time while this Policy is in force, by written notice to the Company at its Home Office, change the beneficiary or beneficiaries under this

Policy, such change to take effect only upon the endorsement of the same on the Policy by the Company, whereupon all rights of the former beneficiary or beneficiaries shall cease; provided, however, that no such change of beneficiary shall be valid if the Policy or any interest therein be assigned at the time of such change.

CHANGE IN POLICY FORM.—This Policy may be changed at any time while in force, and not assigned, for any other form of Policy issued by the Company at the time of such exchange, provided the amount of insurance is not increased nor the premium rate lowered, and provided that the difference in past premiums, with interest at a rate not to exceed six per cent (6%) per annum is paid on such difference between the premium rate of the Policy exchanged and the Policy applied for. Such exchange may be made without medical examination, and the new Policy shall bear the same date as this Policy.

PROVISIONS.

PAYMENT OF PREMIUMS.—The premiums on this Policy are payable in advance. If the premiums be made payable in quarterly or semi-annual instalments, any instalments of the annual premium for the current year remaining unpaid at the maturity of the Policy shall be considered an indebtedness to the Company on account of this Policy. Premiums are payable at the Home Office of the Company, but may be paid to an authorized agent of the Company on or before the dates when due, in exchange for official receipts signed by the President, Vice President, or Secretary, and countersigned by such agent. If any premium be not paid when due, the liability of the Company shall be only as hereinbefore provided.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted from any payment or payments in any settlement under this Policy.

MODIFICATIONS, ETC.—No condition, privilege, or provision of this Policy can be waived or modified in any case except by an endorsement hereon signed by the President, one of the Vice Presidents, the Secretary, the Assistant Secretary, or the Actuary. No agent has power on behalf of the Company to modify this contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise or representation.

ASSIGNMENT.—No assignment of this Policy shall be binding on the Company unless such assignment shall be in writing and acknowledged under oath, and the original or a certified copy thereof filed with the Company at its Home Office and its receipt duly acknowledged. The claims of any assignee shall be subject to proof of insurable interest and the Company will not assume any responsibility for the validity of any assignment.

SUICIDE.—Suicide within two years from the date of this Policy, whether the insured be sane or insane, is a risk not assumed by the Company, but in case of such suicide the Company will return the premiums actually paid in cash.

INCONTESTABILITY.—This Policy shall be incontestable after two years from its date except for non-payment of premium and engaging in Military or Naval Service in time of War, for which written permission must be obtained from the Company.

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount payable under this Policy shall be the amount of insurance which the premiums paid would have purchased at the correct age of the insured.

ENTIRE CONTRACT CONTAINED IN THIS POLICY.—This Policy contains the entire contract between the parties hereto.

STATEMENTS OF THE INSURED.—All statements purporting to be made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy unless it be contained in a written application.

This Policy is issued with the express understanding that the Insured may, without the consent of the Beneficiary, receive every benefit, exercise every right, and enjoy every privilege conferred upon him by this Policy.

In Witness Whereof, the Company has caused this Policy to be executed this 21st day of March, 1912.

W. C. STACY,
Secretary.

ZEBOIM C. PATTEN,
President.

APPLICATION.

I HEREBY DECLARE that I am in good health and of sober and temperate habits, and that all the statements and answers to the foregoing questions are complete and true and that the foregoing, together with this declaration, shall constitute the application and become a part of the contract for the insurance hereby applied for.

I agree that if within two years from the date hereof I shall die a suicide, whether sane or insane, the liability of the Company shall not exceed the amount of premiums paid on this policy.

I further agree that I will not engage in any military or naval service in time of war during the continuance of the said contract without first obtaining written permission from the Company.

I hereby agree that the policy herein applied for shall be accepted, subject to the privileges and provisions therein contained, and said policy shall not take effect until the same shall be issued and delivered during my continuance in good health and the first premium thereon paid in full.

The applicant will please read carefully the answers written after each of the above questions before signing this application.

MEDICAL EXAMINER'S FORM.

It Is HEREBY AGREED, that all the statements made in answer to the foregoing questions, and explanations of same, are warranted to be true, and are hereby made a part of this contract.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY
WITH DISABILITY PROVISION.

No. 99999.

AGE, 35

AMOUNT, \$10,000.

PREMIUM, \$364.00.

WEST COAST-SAN FRANCISCO LIFE INSURANCE
COMPANY.

SAN FRANCISCO, CALIFORNIA.

AGREES TO PAY *Ten Thousand* Dollars at the Home Office of the Company, in San Francisco, California, as follows:

To *Alice Doe, wife*, the beneficiary of the insured, immediately upon receipt of due proofs of the death of the insured, during the continuance of this policy, with right on the part of the insured to change the beneficiary.

The insured, *John Doe*, of *San Francisco*, State of *California*

TOTAL AND PERMANENT DISABILITY.

The Company will pay the premiums on this policy beginning with the next annual premium following the receipt of satisfactory proof of the total and permanent disability of the insured, provided that such total and permanent disability is due solely and entirely to bodily injuries or disease occurring while this policy is in full force, and before the insured has attained the age of sixty years and that such disability is such as to prevent the insured then and at all times thereafter from engaging in any gainful occupation. If the insured shall recover so as to be able to engage in any gainful occupation, the Company's obligations to pay further premiums hereon shall cease and the insured shall be required to pay all future premiums becoming due hereon after the date of such recovery. Any such premiums paid by the Company shall not be lien hereon and the Guaranteed Values shall continue to increase and progress from year to year in the same manner as if the insured had paid the premiums hereon.

The loss of the entire sight of both eyes by removal or disease or of the use of both hands or both feet or of the use of one hand and one foot, will be deemed total and permanent disability within the meaning of this provision. The insured may cancel this Total and Permanent Disability Benefit at any time prior to attaining the age of sixty years and thereupon the premium on this policy will be reduced by fifty cents per annum per thousand dollars of insurance.

This insurance is granted in consideration of the application herefor and of the payment of *Three Hundred Sixty-four and no-100* Dollars on *April 21st, 1916*, as the premium for one year term insurance and of the payment of a like sum on or before the anniversary of the same date in every year during the continuance of this policy until premiums for twenty full years shall have been paid hereon. The benefits and provisions on the succeeding pages of this policy are made a part hereof.

In Witness Whereof, THE WEST COAST-SAN FRANCISCO LIFE INSURANCE COMPANY has caused this policy to be executed at the City of San Francisco, as of the *Twenty-first* day of *April, 1916*
GORDON THOMPSON, *Secretary*. C. O. G. MILLER, *President*.

BENEFITS AND PROVISIONS.

All premiums hereon are due and payable at the Home Office of the Company in the City of San Francisco, but may be paid to

agents of the Company producing receipts signed by the President, a Vice-President, Secretary or Assistant Secretary and countersigned by such agents. The annual premium hereon may be paid in semi-annual or quarterly instalments at the premium rates in use by the Company at the date hereof, covering one-half year or one-quarter year, for which said instalment is paid, but no longer. In case of the death of the insured, any premium or instalment of premium falling due during the current policy year shall be deducted from the payment hereunder. This policy shall lapse if any premium is not paid as herein provided and no right hereunder shall exist except as herein expressly provided. Thirty days' grace without interest shall be allowed in payment of any premium after this policy has been in force one year.

DIVIDENDS.—After three years from the date of this policy, upon payment of the fourth year's premium, and upon payment of accruing year's premium thereafter, it shall share annually in the surplus earnings apportioned by the Company. Each dividend so apportioned may be used in reduction of the premium then payable, but if not so used shall be converted into a non-participating paid-up addition to the policy.

RESERVE BASIS.—The reserve basis used in computing the premiums and values under this policy is the American Experience Table of Mortality with interest at three and one-half per cent, and any value which may be given under the policy, including those tabulated herein, shall be at least the equivalent of the entire net reserve of this policy, less a surrender charge of not more than the amount allowed by the laws of the State in which this policy shall be delivered.

REINSTATEMENT.—Should this policy lapse for the non-payment of any premium, it may be revived at any time by the insured furnishing evidence of insurability satisfactory to the Company, and the payment of all premiums and other indebtedness in arrears hereon, with interest at the rate of six per cent per annum.

CHANGE OF BENEFICIARY.—When the right to change the beneficiary has been reserved, or in case of the death of any beneficiary, the insured, if there be no existing assignment of the policy made as herein provided, may, while the policy is in force, designate a new beneficiary by filing written notice thereof at the Home Office of the Company, accompanied by the policy for suitable endorsement thereon. Such change shall take effect when endorsed on the policy by the Company and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured. The insured may, without the consent of the beneficiary, except in the case of a permanent beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy.

INCONTESTABILITY.—This policy shall be incontestable after one year from date of issue except for non-payment of premium.

ASSIGNMENT.—This policy may be assigned, provided application for such assignment be made upon the Company's forms in duplicate and both copies sent to the Home Office, where one will be filed and the other returned to the insured. The Company will assume no responsibility for the validity of any assignment.

AUTOMATIC EXTENDED INSURANCE.—At any time after three full years' premiums have been paid hereon, if this policy shall cease and become void by the non-payment of any premium when due, the Company will, without any action on the part of the insured, extend the insurance provided herein for its face amount, as Non-Participating Term Insurance, for the period shown in the table endorsed hereon, provided, however, that any indebtedness to the Company under this policy shall be deducted from the cash value, and the remainder used as a basis of a new computation of extended insurance.

CASH VALUE AND PAID-UP INSURANCE.—In lieu of said Auto—

Values available after the twentieth policy year will be based upon the full legal reserve of this policy. The amount of any such value will be stated upon application to the Home Office of the Company.

GUARANTEED INSTALMENT OPTIONS.—The amount insured under this policy is payable in one sum, but if the amount payable be not less than \$1,000 it may be made payable instead in equal annual instalments from two to twenty-five, or in a first large instalment, followed by subsequent annual instalments of smaller equal amounts or may be made payable to the Beneficiary, if such Beneficiary be one natural person, in equal annual instalments, to continue for twenty years and so long thereafter as the Beneficiary may live.

The amount of each instalment shall be based upon the amount insured under this policy, and shall be determined from the following tables:

INSTALMENTS—FROM TWO TO TWENTY-FIVE

Number of Instalments	2	3	4	5	6	7	8	9	10	11	12	13
Amount of each Instalment per \$1000	\$509	\$345	\$263	\$214	\$181	\$158	\$141	\$127	\$116	\$107	\$100	\$94

Number of Instalments	14	15	16	17	18	19	20	21	22	23	24	25
Amount of each Instalment per \$1000	\$88	\$84	\$80	\$76	\$73	\$70	\$68	\$66	\$64	\$62	\$60	\$59

INSTALMENTS—SPECIAL PLAN

Amount of each Instalment per \$1000	First \$200	Number of Instalments after first	9	14	19	24
		Amount of each Instalment after first	\$105	\$73	\$58	\$50

INSTALMENTS—CONTINUOUS

Age last birthday of Beneficiary at death of Insured	16 and Und'r	17 to 21	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41 and 42	43
Amount of each Instalment per \$1000	\$44	\$45	\$46	\$47	\$48	\$49	\$50	\$51	\$52	\$53	\$54	\$55

Age last birthday of Beneficiary at death of Insured	44 and 45	46	47 and 48	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59	60 ov'r
Amount of each Instalment per \$1000	\$56	\$57	\$58	\$59	\$60	\$61	\$62	\$63	\$64	\$65	\$66

GUARANTEED OPTION—CHANGE OF PLAN.—This policy may, at the option of the insured, at any anniversary of its date of issue, and without medical re-examination, be exchanged for any other form of policy issued by the Company, provided the amount of insurance under such policy shall not be greater or the rate of premium less than under this policy, and provided application for such change be made in writing to the Company, and the first premium on the new policy be paid while this policy is in force. Such change may be effected in one of the following methods, to-wit:

First. The Company will issue a new policy, to date concurrently with the date of exchange, in which case the entire net

reserve value of this policy will be applied toward the payment of premiums on the new contract; or,

Second. The Company will issue a new policy, to date concurrently with the original issuance of this contract, upon payment by the insured of the difference between the annual premiums on the two policies, with interest thereon compounded at six per cent per annum from the beginning of the policy.

GUARANTEED ANNUITY OPTIONS.—If this policy shall have been maintained in full force and all premiums as they fall due hereunder paid in full, and there be no existing indebtedness under the policy, the Company guarantees on surrender of this policy: (1) At the end of 20 years from the date hereof, or (2) on attainment of age 65, to issue to the insured, in lieu of all other benefits hereunder, an annuity bond guaranteeing for life the following annuities, first payments payable respectively on the dates specified:

1. \$479.60 annually or \$234.80 semi-annually. First payment April 21st, 1937.

Or 2. \$795.10 annually or \$386.40 semi-annually. First payment March 20th, 1947.

NOTICE.—In the event of death, notice should be given immediately to the Company at San Francisco, California.

It is not necessary for the insured or the beneficiary to employ any person to collect any benefit provided in this contract. Time and expense will be saved by writing direct to the Company.

NOTICE.—The insured is requested to read carefully the copy of his application hereto attached, and to notify the Company by a letter addressed to its Home Office of any mistake or erroneous statement therein contained.

APPLICATION.

Do you agree (1) that only the officers of the Company, at its Home Office, can accept or reject this or any application? (2) That no knowledge of any person and no statement made or given by or to any person shall bind the Company or in any manner affect its rights unless such knowledge and statement are set forth in writing in this application? (3) That no policy issued hereunder shall take effect until the first premium shall have been paid and accepted by said Company or its authorized agent and such policy delivered to and accepted by you while you are in good health: (4) That unless written permission is first expressly granted by the Company no policy shall be valid if during the first year following its date you engage in any of the following extra hazardous occupations or employments: submarine labor, aeronautic ascensions, manufacture or handling of any highly explosive substance. (5) That, if during the first year following the date of said policy you commit suicide, sane or insane, or die in consequence of your own unlawful act, the only liability under said policy shall be for a fixed sum equivalent to five per cent of the principal sum of said policy.

20 PAYMENT LIFE GUARANTEED INCREASING ANNUAL REDUCTION OF PREMIUM POLICY (NON-PARTICIPATING) WITH TOTAL DISABILITY BENEFITS.

No. 99,999.

AGE 35.

AMOUNT, \$10,000.00.

ANNUAL PREMIUM, \$383.40.

Incorporated Under the Laws of California.

WESTERN STATES LIFE INSURANCE COMPANY.

Agrees to Pay Ten Thousand Dollars, at the Home Office of the Company, in San Francisco, California, as follows:

The Beneficiary

To *Mary Doe*, wife of the Insured (with the right of revocation reserved in the Insured), immediately upon receipt of due proofs of the death of the Insured, during the continuance of this Policy.

The Insured

John Doe of San Francisco, County of San Francisco, State of California.

TOTAL DISABILITY BENEFIT.

After one full annual premium shall have been paid, and before default in payment of any subsequent premium, if due proofs shall be furnished to the Company that the Insured has become wholly disabled by bodily injuries or disease, and will be permanently, continuously and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company will agree, by endorsement in writing on this contract, to pay the face amount of insurance under this policy, in twenty equal annual instalments, or ninety-three per cent. of the said face amount in fifteen equal annual instalments, or eighty-five per cent. of the said face amount in ten equal annual instalments to the Insured or the executors of the Insured, and will continue to make annual payments of the same amounts during the life of the Insured, after the said twenty, fifteen or ten instalments shall have been paid; the said instalments and payments to be in lieu of all other benefits under this policy. The first instalment shall be paid immediately on acceptance by the Company of due proofs of the said total disability. Payment of premiums on this policy shall cease when endorsement of the disability benefit shall have been made hereon.

It is further agreed, that should the Insured subsequently recover from the said disability, so as to be able to engage in any gainful occupation, payment of instalments shall immediately cease. This policy may then be reinstated for the full amount, and all the original benefits thereunder restored, without medical re-examination, on payment to the Company of the total amount of instalments paid and of all arrears of premiums, with compound interest at five per cent. per annum; the said payment to be made in cash, or, if not in excess of the reserve on the policy, the amount of the said payment may remain as a loan on the policy subject to other loan provisions herein. Any medical adviser of this Company shall have the privilege at any time to examine the Insured regarding any alleged disability. This benefit shall not

available if disability occurs after the Insured shall have attained the age of sixty years.

STATE OF CALIFORNIA.

INSURANCE DEPARTMENT.

This policy is registered and the reserve thereon is deposited as required by section 634 of the political code of California.

San Francisco, Cal., April 1, 1914.

By..... Insurance Commissioner.

This policy is absolutely free from conditions or restrictions as to Residence, Occupation, Travel or Place of Death, from the date of its issue. Neither a permit nor extra premium will be required for military or naval service in time of war, or in time of peace.

GUARANTEED VALUES AND BENEFITS UNDER THIS POLICY.

GRACE IN PAYMENT OF PREMIUMS.—After this policy shall have been in force one year, thirty-one days of grace (without interest) will be allowed in payment of premiums, during which time the policy shall remain in full force.

AUTOMATIC EXTENDED INSURANCE.—If any premium shall not be paid on or before the date when due, the full amount of insurance hereunder will, without action upon the part of the Insured, automatically continue from said due date as term insurance, during the term, including the period of grace, specified in column three of the accompanying table.

LOANS.—At any time after two full years' premiums shall have been paid, and while this policy is in force, the Company will advance, on the execution of a proper loan agreement and upon proper assignment and delivery of this policy and on the sole security thereof, an amount which, with interest thereon to the end of the current policy year, shall be equal to, or at the option of the owner less than, the cash value at the end of said year, as shown in column one of the table of values given below; any existing loan hereon with accrued interest, and any unpaid portion of the premiums due or to become due during the said policy year and interest on the said loan to the end of the said year, shall be paid out of such advance. Interest on the loan will be at the rate of five per cent. per annum, payable at the end of each policy year and this interest, if not paid annually, shall be added to the existing loan and shall bear interest at the same rate. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured or of the Assignee of record, if any, at the Home Office of the Company.

PAID-UP INSURANCE.—In lieu of the automatic term insurance the Company will endorse on this policy the amount of paid-up life insurance, if any, specified in column two of the accompanying table, upon written request therefor made by the Insured within six months from said due date.

CASH VALUE.—Upon written request, and on surrender of the policy, the Company will pay the cash value, if any, specified in column one of the accompanying table, which is the net value of the extended or paid-up insurance stated above. If any indebtedness to the Company on account of this policy shall exist at the time the above values become available, such indebtedness shall reduce the amount of the said loan, cash or paid-up values,

shall shorten the extended insurance period, which values or period shall then be adjusted on the basis originally used in their calculation. The cash value and the net value of the term insurance and paid-up insurance specified above shall not be less, at the time the same become available, than the reserve on the policy at the end of the year for which premiums are paid, less a sum not greater than two and one-half per cent. of the amount insured under this policy.

TABLE OF GUARANTEED VALUES
(If coupons are used to reduce premiums)

End of Policy Year	Cash or Loan Value (Col. 1)	Paid-up Insurance (Col. 2)	Automatic Term Insurance for \$10,000 (Col. 3)		End of Policy Year	Cash or Loan Value (Col. 1)	Paid-up Insurance (Col. 2)	Automatic Term Insurance for \$10,000 (Col. 3)	
			Yrs.	Mos.				Yrs.	Mos.
1	.....	.....	.....	1	11	\$2590	5560	21	5
2	\$190	\$ 480	2	1	12	2890	6070	22	6
3	420	1070	4	9	13	3200	6580	23	5
4	670	1660	7	8	14	3520	7080	24	4
5	920	2240	10	5	15	3850	7580	25	3
6	1180	2810	13	0	16	4190	8070	26	3
7	1450	3380	15	3	17	4540	8550	27	4
8	1720	3940	17	2	18	4900	9040	28	9
9	2000	4490	18	10	19	5280	9520	30	10
10	2300	5040	20	3	20	5660	10000	PAID-UP	

The above values are computed on the assumption that all coupon amounts have been used to reduce the premiums or drawn in cash.

In case of default in payment of a premium due at an intermediate period, the above values will be computed on the same basis as the corresponding values for the end of the policy year last expired. Values for subsequent years not shown above will be based on the full reserve on this policy, and will be furnished on request of the Insured.

ANNUITY OPTIONS.—(1) At the end of twenty years from date hereof, or, (2) on the anniversary nearest the age of 65 of the Insured, if this policy be then in force for the face amount of insurance hereunder, and the extended insurance provision therein shall not have become operative, and no indebtedness to the Company on account of this policy shall exist, an annuity policy, in lieu of all other benefits hereunder, will be issued by the Company on surrender of this policy, guaranteeing an income payable annually to the Insured during his or her life, of the amounts stated below, the first payment thereof to be made on the following dates:

(1) \$470.00; on the first day of April, 1935; or

(2) \$830.00; on the first day of April, 1945.

No fractional part of any annuity payment hereunder shall be payable on the death of the Insured.

REINSTATEMENT PRIVILEGE.—At any time after default in payment of any premium hereon, or after any non-forfeiture or surrender value option except cash surrender value herein given shall have been taken, this policy may be reinstated to its original form and amount on payment to the Company of arrears of premiums with interest at the rate of five per cent. per annum; provided, that such reinstatement shall require evidence of insurability satisfactory to the Company. The first year's insurance under this policy is term insurance.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of death of any Beneficiary under either a revocable or irrevocable designation, the Insured may at any

and from time to time, subject to any existing assignment of the policy and during its continuance, name a new Beneficiary with or without right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the policy for a suitable endorsement thereon, whereupon all rights of the former Beneficiary shall cease. If there be no Beneficiary living at the death of the Insured, the proceeds of this policy shall be paid to the executors, administrators or assigns of the Insured.

No. 19.

\$98.80.

On or at any time after *April 1, 1933*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Eight 80/100 Dollars*. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 18.

\$96.70.

On or at any time after *April 1, 1932*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Six 70/100 Dollars*. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 17.

\$94.50.

On or at any time after *April 1, 1931*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Four 50/100 Dollars*. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 16.

\$92.30.

On or at any time after *April 1, 1930*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Two 30/100 Dollars*. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 15.

\$90.10.

On or at any time after *April 1, 1929*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety 10/100 Dollars*. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 14.

\$87.90.

On or at any time after *April 1, 1928*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-Seven 90/100 Dollars*. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 13.

\$85.70.

On or at any time after *April 1, 1927*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and in-

cluding said date shall have been paid, *Eighty-Five* 70/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 12. \$83.40.

On or at any time after *April 1, 1926*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-Three* 40/100 Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 11. \$81.10.

On or at any time after *April 1, 1925*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-One* 10/100 Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 10. \$78.80.

On or at any time after *April 1, 1924*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Eight* 80/100 Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 9. \$76.50.

On or at any time after *April 1, 1923*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Six* 50/100 Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 8. \$74.20.

On or at any time after *April 1, 1922*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Four* 20/100 Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 7. \$71.90.

On or at any time after *April 1, 1921*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-One* 90/100 Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 6. \$69.50.

On or at any time after *April 1, 1920*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Nine* 50/100 Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 5. \$67.20.

On or at any time after *April 1, 1919*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of

insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Seven 20/100* Dollars Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 4.

\$64.80.

On or at any time after April 1, 1918, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Four 80/100* Dollars Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 3.

\$62.40.

On or at any time after April 1, 1917, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Two 40/100* Dollars Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 2.

\$59.90.

On or at any time after April 1, 1916, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Fifty-Nine 90/100* Dollars Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 1.

\$57.50.

On or at any time after April 1, 1915, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Fifty-Seven 50/100* Dollars Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

GUARANTEED COUPON OPTIONS.

OPTION 1.—Beginning with the second year, the annual premiums payable hereon may be reduced by the amount shown on the coupons attached hereto and the Company will accept, on the dates thereon, or within thirty-one days thereafter, the said coupons in partial payment of the annual premium then due.

OPTION 2.—If the premium for the year commencing on the date of any coupon shall have been paid in full in cash without use of the said coupon, the amount shown thereon shall be placed to the credit of the policy on the said date, and interest thereon compounded annually at the rate of three and one-half per cent shall also be credited from the same date; any part of the amount so credited may be withdrawn by the Insured at any time and interest on the amount so withdrawn shall then cease. Any balance remaining to the credit of the policy under this option shall be paid in cash by the Company to the Insured or Beneficiary in any settlement thereunder.

OPTION 3.—If all premiums due hereon shall have been paid in full in cash, and all of the amounts credited as in Option 2 shall have remained with the Company, the Insured shall have the option, at the end of fifteen years from the date of the policy, of surrendering the accumulated amount of the coupon and interest credits to the Company, whereupon this policy shall become full.

paid-up, and endorsement to that effect shall be made by the Company on the policy on presentation thereof at its Home Office.

OPTION 4.—If all premiums due hereon shall have been paid in full in cash, and all of the amounts credited as in Option 2 shall have remained with the Company, at the end of thirty-one years from date of the policy, it may mature as an endowment, and the amount thereof shall then be paid in cash to the Insured.

Any balance of coupon accumulations above the amount necessary at net single premium rates to make the policy paid-up, or to mature it as an endowment for its face amount, under the above options, shall be paid in cash to the Insured.

OPTION 5.—If the premium for the year commencing on the date of any coupon shall have been paid in full in cash without use of the said coupon, the amount shown thereon may then, on written request of the Insured, and on surrender of the coupon, be applied by the Company as a single premium, at the Company's rates now in force, and at the age of the Insured at that time, to purchase additional paid-up non-participating life insurance, without medical examination. Such additional insurance may be surrendered on any subsequent anniversary of the policy for its legal cash surrender value, or the said value may be applied to reduce any subsequent premium, or drawn in cash by the Insured.

The said additional insurance may be applied, on any policy anniversary, to increase the paid-up value, or its cash value applied to increase the cash or loan values, under this policy. If the extended insurance specified on the second page hereof shall have become operative, any said additional paid-up insurance remaining in force shall be paid to the Beneficiary hereunder with the face amount of the policy if the Insured shall die before the end of the extension period, or the cash surrender value of such remaining additional insurance shall be paid to the Insured, if living, on the expiration of the extended insurance period, or said value may previously be paid to the Insured on demand. The cash or paid-up values, increased under this option, and the accumulated coupon amounts under Option 2, are shown in the following table:

TABLE OF INCREASED GUARANTEED VALUES.

(If coupons are not used to reduce premiums.)

End of Policy Year	Total Insurance if Premiums are Paid	Cash or Loan Values	Paid-up Values	Coupon Amounts with Interest	End of Policy Year	Total Insurance if Premiums are Paid	Cash or Loan Values	Paid-up Values	Coupon Amounts with Interest
1	.....	.....	.....	.....	11	\$11540	\$3270	\$ 7100	\$820 80
2	\$10140	\$240	\$ 620	\$ 59 50	12	11710	3660	7780	933 50
3	10290	530	1360	123 60	13	11880	4070	8460	1052 50
4	10440	830	2100	192 50	14	12050	4490	9130	1178 00
5	10590	1150	2830	266 30	15	12220	4930	9800	1310 20
6	10740	1470	3550	345 20	16	12390	5370	10460	1449 30
7	10900	1810	4280	429 20	17	12560	5840	11110	1595 60
8	11060	2160	5000	518 60	18	12730	6320	11770	1749 30
9	11220	2520	5710	613 50	19	12900	6810	12420	1910 60
10	11380	2890	6420	714 20	20	13070	7320	13070	2079 70

The above cash, loan and paid-up values shall be subject to the same conditions as similar values on the second page of this policy.

SETTLEMENTS UNDER COUPON OPTION 2, END OF TWENTY YEARS.

If all premiums on this policy shall have been paid in full, and all coupon accumulations shall have remained with the C

pany until the end of twenty years, as in Coupon Option 2 herein, and no indebtedness to the Company on account of the policy exists, the Insured may then have the choice of one of the following options on surrender of this policy:

- (1) Receive in cash \$7,739.70.
- (2) Receive a policy of paid-up life insurance of \$10,000.00, and cash \$2,079.70.
- (3) Receive a policy of paid-up life insurance of \$13,670.00.
- (4) Receive a paid-up policy guaranteeing a life annuity, first payment at the end of one year, of \$650.00.

Option (3) shall only be available on receipt of evidence of insurability satisfactory to the Company.

GENERAL PROVISIONS.

(1) No Agent can make, alter or discharge this policy or extend the time for payment of premiums, nor can the policy be varied or altered or its conditions waived or extended in any respect, except by the written agreement of the Company, signed by the President or Secretary, whose authority will not be delegated. (2) If the age of the Insured shall have been incorrectly stated in the application for this policy, the amount payable hereunder shall be the insurance which the actual premium paid would have purchased at the true age of the Insured, unless a different method of adjustment be required by the laws of the State in which this policy shall be delivered. (3) If any premium shall not be paid on or before the date when due, the liability of the Company hereunder shall be only as hereinbefore provided. (4) No assignment hereof shall be binding upon the Company unless made by an instrument in writing endorsed upon this policy or attached hereto, nor unless a duplicate shall be furnished to the Company forthwith upon its execution. The Company shall not be held responsible for the validity of any such assignment. Any claim made under an assignment shall be subject to proof of interest and extent thereof. (5) Any indebtedness to the Company, including any balance of the premium for the insurance year remaining unpaid, will be deducted in any cash settlement of this policy or will reduce, proportionately, any other benefit thereunder. (6) The reserve on this policy shall be computed, for purposes of policy valuation and calculation of premiums and loans and surrender value benefits, by the first year preliminary term method, on the basis required by the laws of the State in which this policy shall be delivered, and the American Table of Mortality and three and one-half per cent. interest. (7) This policy and application therefor (a copy of which application is attached hereto) constitute the entire contract between the parties thereto. All statements of the Insured in the said application shall, in the absence of fraud, be deemed representations and not warranties, and no such statements shall avoid this policy unless it be contained in the written application therefor and a copy of such application be attached to the policy when issued.

THIS POLICY IS INCONTESTABLE AFTER ONE YEAR, if all premiums shall have been duly paid. In case of suicide of the Insured, committed while sane or insane, within one year from the date on which this insurance begins, the limit of recovery hereunder shall be the total amount of the premiums paid.

PREMIUMS.—The consideration for this insurance and all benefits hereunder shall be the declarations, answers and agreements made in the application for this policy, which is made a part hereof, and the payment of Three Hundred Eighty-three and 40-100 Dollars in advance before this contract shall take effect, which sum consists of the initial reserve at the date of this policy and the term premium for an insurance terminating on the first day of April, 1915.

In consideration of the said application and the payment to the Company of a like amount in the succeeding nineteen years or until the prior death of the Insured, at the Home Office of the Company on or before the same days, or upon the presentation of a receipt for the said amounts signed by the Secretary of the Company and countersigned by an authorized agent of the Company, this contract shall be renewed and continued until the death of the Insured.

The Insured shall have the privilege, on written request and on any anniversary of the date of this policy, of paying the premiums hereon semi-annually or quarterly, and such semi-annual premiums shall be fifty-two per cent. and such quarterly premiums twenty-six and one-half per cent. of any annual premium payable hereunder.

In Witness Whereof, WESTERN STATES LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary, at the Home Office of the Company at San Francisco, California, this *first* day of *April*, 1914.

FREDERIC S. WITHINGTON,
Secretary.

WARREN R. PORTER,
President.

OPTIONS AT THE DEATH OF THE INSURED.

The Insured, by written notice to the Company, at its Home Office, and with the written consent of the assignee and irrevocable Beneficiary, if any, may elect that the net sum payable under this policy at the death of the Insured shall be payable either in cash or as follows:

OPTION 1.—On demand of the Beneficiary, as may be directed by the Insured in the said notice; interest on the said net sum, at the rate of three and one-half per cent., to be paid by the Company annually to the Beneficiary until the said net sum is paid on the said demand.

OPTION 2.—By the payment of equal annual or monthly instalments for a specified number of years to the Beneficiary or executors thereof, the first instalment being payable immediately, in accordance with the following table for each \$1,000 of the said net sum. (See table, Option 2.)

OPTION 3.—By the payment of equal annual or monthly instalments, the first instalment being payable immediately, for a fixed period of twenty years, to the Beneficiary or executors thereof, the said payments to continue during the life of the Beneficiary after the said fixed period. (See table, Option 3.)

Unless otherwise specified by the Insured, the Beneficiary may, on any interest date, receive the amount of the said net sum yet due, under Option 1, or may, at any time, receive the commuted value of payments yet to be made, computed upon the same basis as Option 2 in the following table, provided that no such commutation will be made under Option 3 except after the death of the Beneficiary occurring within the aforesaid twenty years.

LIMITED INCOME.			LIFE INCOME.		
OPTION 2 Income limited to one of the periods stated below; any number of years, from 5 to 30, may be selected.			OPTION 3 Income to be paid for at least 20 years, but to continue during entire lifetime of Beneficiary.		
Number of Years Payable.	Amount of Annual Income per \$1,000 Insurance.	Amount of Monthly In- come per \$1,000 Insurance.	Age of Benefic- iary at time of First Payment.	Amount of Annual Life Income per \$1,000 Insurance.	Amount of Monthly Life Income per \$1,000 Insurance.
5	\$214	\$18 19	21 or under	\$42	\$3 57
6	181	15 39	22	43	3 66
7	158	13 43	23	43	3 66
8	140	11 90	24	43	3 66
9	127	10 80	25	44	3 74
10	116	9 86	26	44	3 74
11	107	9 10	27	44	3 74
12	100	8 50	28	45	3 83
13	94	7 99	29	45	3 83
14	88	7 48	30	45	3 83
15	84	7 14	31	46	3 91
16	80	6 80	32	46	3 91
17	76	6 46	33	47	4 00
18	73	6 21	34	47	4 00
19	70	5 95	35	48	4 08
20	68	5 78	36	48	4 08
21	65	5 53	37	49	4 17
22	63	5 36	38	49	4 17
23	61	5 19	39	50	4 26
24	60	5 10	40	50	4 25
25	58	4 93	41	51	4 34
26	57	4 85	42	52	4 42
27	55	4 68	43	52	4 42
28	54	4 59	44	53	4 51
29	53	4 51	45	54	4 59
30	52	4 42	46	54	4 59
			47	55	4 68
			48	56	4 76
			49	56	4 76
			50	57	4 85
			51	58	4 93
			52	58	4 98
			53	59	5 02
			54	60	5 10
			55	60	5 10
			56	61	5 19
			57	62	5 27
			58	62	5 27
			59	63	5 36
			60	63	5 36
			61	64	5 44
			62	64	5 44
			63	64	5 44
			64	65	5 53
			65 or over	65	5 53

NOTICE:—In event of death, notice should be given immediately to the Company at San Francisco, California.

It is not necessary for the Insured or the Beneficiary to employ any person to collect any benefit provided in this contract. Time and expense will be saved by writing direct to the Company or its Agent.

APPLICATION.

I agree as follows: (1) That the insurance hereby applied for shall not take effect unless the first premium is paid and the policy delivered to and received by me during my lifetime, and that, unless otherwise agreed in writing, the policy shall then relate back to and take effect as of the date of this application. (2) That any payment on account of the first premium before delivery of the policy to me shall be binding on the Company only in accordance with the Company's receipt therefor on the coupon receipt form duly filled out and detached from this application, which is the only authorized form of receipt for such payment. (3) That the agent taking this application has no authority to make, modify or discharge contracts, or to waive any of the Company's rights or requirements.

MEDICAL EXAMINER'S FORM.

The party to be insured hereby declares that the answers to the above questions constituting Part 1 of this sheet are complete and true and agrees that they shall form a part of the contract with the Western States Life Insurance Company, on his or her life.

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for Each \$1,000 Insurance (Participating). *Adopted June 15, 1907.

Including Total and Permanent Disability Benefits.												
Age at Issue.	LIFE. (Endowment at 85.)				ENDOWMENT. Continuous Annual Premiums.							
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Premiums 15-Year Endowment.	10 Premiums 20-Year Endowment.	20 Premiums 30-Year Endowment.
16	\$18 40	\$45 48	\$33 18	\$27 81	103 17	\$66 25	\$48 72	\$38 78	\$32 14	\$91 14	\$80 79	\$39 86
17	18 71	46 06	33 59	28 16	103 19	66 29	48 77	38 83	32 19	91 19	81 00	40 00
18	19 03	46 66	34 02	28 53	103 22	66 33	48 82	38 88	32 25	91 24	81 15	40 16
19	19 37	47 27	34 47	28 91	103 25	66 38	48 87	38 94	32 32	91 29	81 21	40 32
20	19 73	47 90	34 94	29 31	103 28	66 43	48 92	39 01	32 39	91 35	81 26	40 42
21	20 10	48 55	35 44	29 72	103 31	66 48	48 98	39 09	32 47	91 41	81 31	40 50
22	20 48	49 23	35 95	30 15	103 34	66 53	49 05	39 17	32 56	91 48	81 36	40 58
23	20 88	49 92	36 47	30 60	103 38	66 59	49 10	39 26	32 66	91 55	81 42	40 67
24	21 30	50 64	37 01	31 06	103 43	66 66	49 17	39 35	32 76	91 62	81 49	40 77
25	21 75	51 39	37 57	31 53	103 48	66 73	49 25	39 45	32 87	91 70	81 57	40 88
26	22 23	52 18	38 15	32 02	103 53	66 80	49 33	39 55	33 00	91 78	81 66	41 00
27	22 72	53 01	38 75	32 53	103 59	66 88	49 41	39 66	33 14	91 87	81 76	41 13
28	23 25	53 85	39 38	33 06	103 66	66 96	49 50	39 78	33 29	91 96	81 87	41 27
29	23 81	54 72	40 04	33 61	103 74	67 05	49 60	39 91	33 46	92 06	81 99	41 43
30	24 41	55 61	40 72	34 17	103 83	67 15	49 71	40 06	33 65	92 16	82 12	41 61
31	25 04	56 53	41 43	34 75	103 92	67 25	49 83	40 22	33 86	92 27	82 25	41 81
32	25 71	57 49	42 16	35 36	104 01	67 36	49 96	40 40	34 09	92 39	82 39	42 03
33	26 42	58 48	42 91	35 99	104 12	67 49	50 12	40 60	34 35	92 52	82 55	42 27
34	27 17	59 49	43 69	36 65	104 23	67 64	50 29	40 82	34 64	92 67	82 73	42 53
35	27 95	60 54	44 51	37 33	104 35	67 80	50 49	41 07	34 96	92 83	82 93	42 82
36	28 78	61 62	45 37	38 05	104 48	67 96	50 72	41 35	35 32	93 00	83 14	43 15
37	29 66	62 74	46 27	38 82	104 61	68 13	50 97	41 67	35 73	93 19	83 37	43 52
38	30 58	63 89	47 21	39 64	104 76	68 33	51 27	42 02	36 19	93 40	83 62	43 93
39	31 55	65 08	48 18	40 51	104 93	68 56	51 59	42 41	36 70	93 63	83 91	44 39
40	32 59	66 32	49 19	41 43	105 13	68 82	51 95	42 85	37 26	93 89	84 23	44 90
41	33 71	67 60	50 24	42 41	105 35	69 10	52 37	43 34	37 87	94 18	84 59	45 46
42	34 90	68 93	51 34	43 45	105 59	69 41	52 82	43 88	38 54	94 50	84 99	46 07
43	36 15	70 32	52 49	44 53	105 87	69 76	53 33	44 48	39 28	94 85	85 45	46 74
44	37 47	71 78	53 69	45 67	106 18	70 15	53 89	45 14	40 11	95 24	85 97	47 48
45	38 86	73 29	54 95	46 87	106 53	70 60	54 52	45 87	41 04	95 68	86 55	48 31
46	40 33	74 90	56 27	48 15	106 92	71 10	55 22	46 69	.....	96 17	87 20	49 26
47	41 88	76 56	57 65	49 49	107 37	71 65	56 01	47 62	.....	96 72	87 93	50 37
48	43 53	78 29	59 10	50 91	107 87	72 25	56 90	48 65	.....	97 33	88 75	51 68
49	45 30	80 09	60 63	52 43	108 44	72 94	57 89	49 81	.....	98 01	89 67	53 23
50	47 20	81 97	62 24	54 04	109 09	73 73	59 00	51 12	.....	98 78	90 71	55 06
51	49 25	83 99	63 94	55 78	109 86	74 64	60 24	.....	.....	99 66	91 88	.....
52	51 45	86 10	65 75	57 66	110 73	75 68	61 62	.....	.....	100 66	93 19	.....
53	53 83	88 31	67 68	59 67	111 70	76 85	63 15	.....	.....	101 77	94 64	.....
54	56 37	90 62	69 73	61 84	112 77	78 17	64 82	.....	.....	103 00	96 23	.....
55	59 09	93 06	71 90	64 17	113 97	79 66	66 65	.....	.....	104 35	97 96	.....
56	62 00	95 62	74 21	66 68	115 31	81 34	68 68	.....	.....	105 84	99 83	.....
57	65 12	98 33	76 68	69 40	116 82	83 20	70 95	.....	.....	107 59	101 89	.....
58	68 47	101 19	79 35	72 32	118 52	85 26	73 58	.....	.....	109 59	104 20	.....
59	72 05	104 24	82 23	75 48	120 44	87 57	76 62	.....	.....	111 82	106 80	.....
60	75 90	107 48	85 38	78 90	122 63	90 14	80 20	.....	.....	114 30	109 70	.....
61	78 86	109 77	87 61	.....	123 35	91 78	.....	.....	.....	115 83	.....	.....
62	83 31	113 40	91 24	.....	126 39	94 82	.....	.....	.....	118 73	.....	.....
63	88 27	117 28	95 20	.....	129 15	98 18	.....	.....	.....	121 86	.....	.....
64	93 89	121 44	99 52	.....	132 17	101 89	.....	.....	.....	125 23	.....	.....
65	100 31	125 89	104 27	.....	135 47	106 00	.....	.....	.....	128 85	.....	.....

*Ages 16 to 19 inclusive adopted Jan. 1, 1912.

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for Each \$1,000 Insurance (Nonparticipating.) Adopted Jan. 1, 1913.

Including Total and Permanent Disability Benefits.										TERM Renewable and Convertible		
LIFE (Endowment at 85.)					ENDOWMENT Continuous Annual Premiums							
Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums		10 Years	15 Years	20 Years	25 Years	30 Years	1 Year Adopted July, 1914.	5 Year Adopted 1907.	7 Year Adopted July, 1914.
13 81	\$34 96	\$25 83	\$21 36		\$90 61	\$57 28	\$41 02	\$31 62	\$25 65	\$7 79	\$9 14	\$9 20
14 08	35 47	26 20	21 68		90 65	57 33	41 06	31 67	25 71	7 82	9 18	9 24
14 37	36 00	26 60	22 01		90 69	57 37	41 11	31 72	25 77	7 86	9 23	9 29
14 67	36 54	27 01	22 36		90 74	57 42	41 16	31 77	25 83	7 89	9 28	9 34
14 98	37 11	27 44	22 73		90 79	57 47	41 21	31 83	25 90	7 94	9 33	9 39
15 31	37 70	27 88	23 10		90 85	57 52	41 27	31 89	25 98	7 99	9 45	9 45
15 66	38 31	28 34	23 49		90 92	57 58	41 34	31 97	26 06	8 05	9 58	9 52
16 03	38 94	28 81	23 90		90 99	57 55	41 41	32 05	26 15	8 11	9 71	9 59
16 41	39 59	29 31	24 32		91 06	57 72	41 48	32 12	26 25	8 16	9 86	9 68
16 81	40 27	29 82	24 75		91 14	57 79	41 55	32 22	26 36	8 22	10 01	9 77
17 24	40 96	30 35	25 21		91 23	57 87	41 64	32 31	26 49	8 29	10 17	9 86
17 66	41 69	30 90	25 68		91 33	57 96	41 74	32 43	26 62	8 37	10 34	9 96
18 15	42 45	31 47	26 17		91 44	58 06	41 84	32 56	26 78	8 45	10 53	10 07
18 65	43 23	32 07	26 69		91 55	58 16	41 95	32 68	26 94	8 52	10 72	10 18
19 17	44 05	32 68	27 22		91 67	58 28	42 07	32 83	27 12	8 61	10 93	10 30
19 72	44 90	33 33	27 77		91 79	58 39	42 21	32 99	27 33	8 71	11 14	10 44
20 30	45 79	34 00	28 34		91 94	58 53	42 36	33 17	27 55	8 82	11 37	10 58
20 91	46 72	34 70	28 94		92 08	58 67	42 51	33 36	27 81	8 96	11 60	10 74
21 55	47 68	35 43	29 56		92 25	58 82	42 69	33 58	28 09	9 08	11 85	10 92
22 24	48 69	36 19	30 21		92 42	59 00	42 89	33 83	28 40	9 23	12 11	11 12
22 96	49 73	36 99	30 89		92 61	59 19	43 11	34 11	28 74	9 38	12 37	11 34
23 73	50 82	37 81	31 61		92 81	59 40	43 35	34 41	29 13	9 55	12 65	11 59
24 55	51 94	38 68	32 36		93 03	59 62	43 62	34 74	29 55	9 74	12 96	11 86
25 41	53 11	39 58	33 15		93 26	59 86	43 91	35 12	30 02	9 94	13 28	12 15
26 33	54 32	40 53	33 98		93 50	60 13	44 25	35 53	30 54	10 17	13 67	12 48
27 30	55 57	41 51	34 86		93 76	60 43	44 60	35 99	31 12	10 42	14 12	12 86
28 33	56 88	42 55	35 79		94 05	60 76	45 01	36 50	31 76	10 70	14 67	13 31
29 44	58 23	43 63	36 77		94 36	61 11	45 45	37 06	32 47	10 99	15 31	13 81
30 62	59 64	44 77	37 81		94 70	61 51	45 96	37 69	33 25	11 34	16 06	14 38
31 87	61 11	45 97	38 90		95 07	61 95	46 51	38 39	34 11	11 73	16 89	15 03
33 22	62 63	47 24	40 07		95 50	62 45	47 13	39 17	.....	12 19	17 81	15 78
34 66	64 21	48 57	41 31		95 98	63 03	47 83	40 04	.....	12 70	18 82	16 62
36 19	65 87	49 97	42 64		96 51	63 66	48 62	41 01	.....	13 28	19 91	17 57
37 84	67 61	51 45	44 06		97 08	64 35	49 49	42 09	.....	14 00	21 10	18 66
39 59	69 42	53 00	45 57		97 72	65 12	50 44	43 26	.....	14 79	22 40	19 88
41 47	71 82	54 64	47 20		98 42	65 97	51 51	.....	.....	15 71	23 82	21 27
43 49	73 30	56 37	48 94		99 18	66 91	52 67	.....	.....	16 74	25 35	23 82
45 65	75 27	58 20	50 81		100 02	67 95	53 97	.....	.....	17 89	27 02	24 56
47 96	77 55	60 13	52 81		100 95	69 10	55 40	.....	.....	19 20	28 83	26 51
50 45	79 80	62 18	54 94		101 97	70 37	56 98	.....	.....	20 69	30 79	28 68
53 12	82 14	64 36	57 22		108 09	71 78	58 72	.....	.....	22 40	32 93	31 09
56 00	84 58	66 68	59 66		104 31	73 34	60 64	.....	.....	24 35	35 28	33 76
59 11	87 12	69 15	61 59		105 68	75 05	62 75	.....	.....	26 57	37 82	36 73
62 48	89 78	71 79	63 90		107 17	76 95	65 07	.....	.....	29 13	40 64	40 02
66 12	92 56	74 61	66 75		108 82	79 05	67 63	.....	.....	.....	43 73	43 67
69 64	94 78	76 73	.....		109 97	81 16	.....	.....	.....	.....	.....	.....
72 55	96 29	80 21	.....		111 96	83 71	.....	.....	.....	.....	.....	.....
76 76	102 03	83 96	.....		114 15	86 51	.....	.....	.....	.....	.....	.....
81 30	106 00	88 00	.....		116 59	89 60	.....	.....	.....	.....	.....	.....
86 20	110 25	92 37	.....		119 28	93 00	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance is will write on a Single Life, \$100,000
 Each (\$1,000 Insurance Participating) *Adopted in

Including Total and Permanent Disability					Income to Beneficiary	
LIFE (Endowment at 65)					Certain.	
ENDOWMENT					Commuted Value \$1,000	
Age at Issue.	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years.	20 Years.
16	\$10	\$10	\$10	\$10	\$10	\$10
17	\$10	\$10	\$10	\$10	\$10	\$10
18	\$10	\$10	\$10	\$10	\$10	\$10
19	\$10	\$10	\$10	\$10	\$10	\$10
20	\$10	\$10	\$10	\$10	\$10	\$10
21	\$10	\$10	\$10	\$10	\$10	\$10
22	\$10	\$10	\$10	\$10	\$10	\$10
23	\$10	\$10	\$10	\$10	\$10	\$10
24	\$10	\$10	\$10	\$10	\$10	\$10
25	\$10	\$10	\$10	\$10	\$10	\$10
26	\$10	\$10	\$10	\$10	\$10	\$10
27	\$10	\$10	\$10	\$10	\$10	\$10
28	\$10	\$10	\$10	\$10	\$10	\$10
29	\$10	\$10	\$10	\$10	\$10	\$10
30	\$10	\$10	\$10	\$10	\$10	\$10
31	\$10	\$10	\$10	\$10	\$10	\$10
32	\$10	\$10	\$10	\$10	\$10	\$10
33	\$10	\$10	\$10	\$10	\$10	\$10
34	\$10	\$10	\$10	\$10	\$10	\$10
35	\$10	\$10	\$10	\$10	\$10	\$10
36	\$10	\$10	\$10	\$10	\$10	\$10
37	\$10	\$10	\$10	\$10	\$10	\$10
38	\$10	\$10	\$10	\$10	\$10	\$10
39	\$10	\$10	\$10	\$10	\$10	\$10
40	\$10	\$10	\$10	\$10	\$10	\$10
41	\$10	\$10	\$10	\$10	\$10	\$10
42	\$10	\$10	\$10	\$10	\$10	\$10
43	\$10	\$10	\$10	\$10	\$10	\$10
44	\$10	\$10	\$10	\$10	\$10	\$10
45	\$10	\$10	\$10	\$10	\$10	\$10
46	\$10	\$10	\$10	\$10	\$10	\$10
47	\$10	\$10	\$10	\$10	\$10	\$10
48	\$10	\$10	\$10	\$10	\$10	\$10
49	\$10	\$10	\$10	\$10	\$10	\$10
50	\$10	\$10	\$10	\$10	\$10	\$10
51	\$10	\$10	\$10	\$10	\$10	\$10
52	\$10	\$10	\$10	\$10	\$10	\$10
53	\$10	\$10	\$10	\$10	\$10	\$10
54	\$10	\$10	\$10	\$10	\$10	\$10
55	\$10	\$10	\$10	\$10	\$10	\$10
56	\$10	\$10	\$10	\$10	\$10	\$10
57	\$10	\$10	\$10	\$10	\$10	\$10
58	\$10	\$10	\$10	\$10	\$10	\$10
59	\$10	\$10	\$10	\$10	\$10	\$10
60	\$10	\$10	\$10	\$10	\$10	\$10
61	\$10	\$10	\$10	\$10	\$10	\$10
62	\$10	\$10	\$10	\$10	\$10	\$10
63	\$10	\$10	\$10	\$10	\$10	\$10
64	\$10	\$10	\$10	\$10	\$10	\$10
65	\$10	\$10	\$10	\$10	\$10	\$10
66	\$10	\$10	\$10	\$10	\$10	\$10
67	\$10	\$10	\$10	\$10	\$10	\$10
68	\$10	\$10	\$10	\$10	\$10	\$10
69	\$10	\$10	\$10	\$10	\$10	\$10
70	\$10	\$10	\$10	\$10	\$10	\$10
71	\$10	\$10	\$10	\$10	\$10	\$10
72	\$10	\$10	\$10	\$10	\$10	\$10
73	\$10	\$10	\$10	\$10	\$10	\$10
74	\$10	\$10	\$10	\$10	\$10	\$10
75	\$10	\$10	\$10	\$10	\$10	\$10
76	\$10	\$10	\$10	\$10	\$10	\$10
77	\$10	\$10	\$10	\$10	\$10	\$10
78	\$10	\$10	\$10	\$10	\$10	\$10
79	\$10	\$10	\$10	\$10	\$10	\$10
80	\$10	\$10	\$10	\$10	\$10	\$10
81	\$10	\$10	\$10	\$10	\$10	\$10
82	\$10	\$10	\$10	\$10	\$10	\$10
83	\$10	\$10	\$10	\$10	\$10	\$10
84	\$10	\$10	\$10	\$10	\$10	\$10
85	\$10	\$10	\$10	\$10	\$10	\$10
86	\$10	\$10	\$10	\$10	\$10	\$10
87	\$10	\$10	\$10	\$10	\$10	\$10
88	\$10	\$10	\$10	\$10	\$10	\$10
89	\$10	\$10	\$10	\$10	\$10	\$10
90	\$10	\$10	\$10	\$10	\$10	\$10
91	\$10	\$10	\$10	\$10	\$10	\$10
92	\$10	\$10	\$10	\$10	\$10	\$10
93	\$10	\$10	\$10	\$10	\$10	\$10
94	\$10	\$10	\$10	\$10	\$10	\$10
95	\$10	\$10	\$10	\$10	\$10	\$10
96	\$10	\$10	\$10	\$10	\$10	\$10
97	\$10	\$10	\$10	\$10	\$10	\$10
98	\$10	\$10	\$10	\$10	\$10	\$10
99	\$10	\$10	\$10	\$10	\$10	\$10
100	\$10	\$10	\$10	\$10	\$10	\$10

LIFE ANNUITY RATES—MALES.

Adopted November, 1915

Age Last Birthday	Price of \$100 Annuity			Annuity pur- chased by \$1000			Age Last Birthday	Price of \$100 Annuity			Annuity pur- chased by \$1000		
	\$100 Annually	\$50 Semi- Annually	\$25 Quarterly	Annual Payment	Semi- Annual Payment	Quarterly Payment		\$100 Annually	\$50 Semi- Annually	\$25 Quarterly	Annual Payment	Semi- Annual Payment	Quarterly Payment
3	\$2324	\$2349	\$2361 50	\$43 03	\$21 29	\$10 59							
4	2303	2328	2340 50	43 42	21 48	10 68							
5	2283	2308	2320 50	43 80	21 66	10 77	45	\$1516	\$1541	\$1553 50	\$65 96	\$32 45	\$16 09
6	2264	2289	2301 50	44 17	21 84	10 86	46	1487	1512	1524 50	67 25	33 07	16 40
7	2246	2271	2283 50	44 52	22 02	10 95	47	1460	1485	1497 50	68 49	33 67	16 69
8	2229	2254	2266 50	44 86	22 18	11 03	48	1432	1457	1469 50	69 83	34 32	17 01
9	2214	2239	2251 50	45 17	22 33	11 10	49	1402	1427	1439 50	71 83	35 04	17 37
10	2201	2226	2238 50	45 43	22 46	11 17	50	1372	1397	1409 50	72 89	35 79	17 74
11	2193	2218	2230 50	45 60	22 54	11 21	51	1341	1366	1378 50	74 57	36 60	18 14
12	2185	2210	2222 50	45 77	22 62	11 25	52	1311	1336	1348 50	76 28	37 43	18 54
13	2177	2202	2214 50	45 93	22 71	11 29	53	1279	1304	1316 50	78 19	38 34	18 99
14	2168	2193	2206 50	46 13	22 80	11 34	54	1248	1273	1285 50	80 13	39 28	19 45
15	2158	2183	2195 50	46 34	22 90	11 39	55	1215	1240	1252 50	82 30	40 32	19 96
16	2145	2170	2182 50	46 62	23 04	11 45	56	1181	1206	1218 50	84 67	41 46	20 52
17	2133	2158	2170 50	46 88	23 17	11 52	57	1147	1172	1184 50	87 18	42 66	21 11
18	2118	2143	2155 50	47 21	23 33	11 60	58	1113	1138	1150 50	89 85	43 94	21 73
19	2103	2128	2140 50	47 55	23 50	11 68	59	1078	1103	1115 50	92 76	45 33	22 41
20	2089	2114	2126 50	47 87	23 65	11 76	60	1044	1069	1081 50	95 79	46 77	23 12
21	2073	2098	2110 50	48 24	23 83	11 85	61	1008	1033	1045 50	99 21	48 40	23 91
22	2057	2082	2094 50	48 61	24 02	11 94	62	973	998	1010 50	102 77	50 10	24 74
23	2040	2065	2077 50	49 02	24 21	12 03	63	938	963	975 50	106 61	51 92	25 63
24	2022	2047	2059 50	49 46	24 43	12 14	64	903	928	940 50	110 74	53 88	26 58
25	2005	2030	2042 50	49 88	24 63	12 24	65	868	893	905 50	115 21	55 99	27 61
26	1986	2011	2023 50	50 35	24 86	12 35	66	836	861	873 50	119 62	58 07	28 62
27	1966	1991	2003 50	50 86	25 11	12 48	67	806	831	843 50	124 07	60 17	29 64
28	1947	1972	1984 50	51 36	25 35	12 60	68	777	802	814 50	128 70	62 34	30 69
29	1927	1952	1964 50	51 89	25 61	12 73	69	749	774	786 50	133 51	64 60	31 79
30	1906	1931	1943 50	52 47	25 89	12 86	70	722	747	759 50	138 50	66 93	32 92
31	1885	1910	1922 50	53 05	26 18	13 00	71	697	722	734 50	143 47	69 25	34 04
32	1863	1888	1900 50	53 68	26 48	13 15	72	673	698	710 50	148 59	71 63	35 19
33	1841	1866	1878 50	54 32	26 80	13 31	73	651	676	688 50	153 61	73 96	36 31
34	1816	1841	1853 50	55 07	27 16	13 49	74	630	655	667 50	158 73	76 34	37 45
35	1791	1816	1828 50	55 83	27 53	13 67	75	610	635	647 50	163 93	78 74	38 61
36	1765	1790	1802 50	56 66	27 93	13 87	76	590	615	627 50	169 49	81 30	39 84
37	1739	1764	1776 50	57 50	28 34	14 07	77	570	595	607 50	175 44	84 03	41 15
38	1712	1737	1749 50	58 41	28 79	14 29	78	551	576	588 50	181 49	86 81	42 48
39	1684	1709	1721 50	59 38	29 26	14 52	79	533	558	570 50	187 62	89 61	43 82
40	1656	1681	1693 50	60 39	29 74	14 76	80	516	541	553 50	193 80	92 42	45 17
41	1628	1653	1665 50	61 43	30 25	15 01	81	500	525	537 50	200 00	95 24	46 51
42	1600	1625	1637 50	62 50	30 77	15 27	82	484	509	521 50	206 61	98 23	47 94
43	1572	1597	1609 50	63 61	31 31	15 53	83	469	494	506 50	213 22	101 21	49 36
44	1543	1568	1580 50	64 81	31 89	15 82	84	456	481	493 50	219 30	103 95	50 66
							85	446	471	483 50	224 22	106 16	51 71

NOTE:—For ages older than 85 the rates are the same as for age 85. For each full quarter of a year elapsed since last birthday deduct from the "price of \$100 Annuity" or add to the "annuity purchased by \$1000," one-fourth of the difference between the amount given and the amount for age one year older.

and from time to time, subject to any existing assignment of the policy and during its continuance, name a new Beneficiary with or without right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the policy for a suitable endorsement thereon, whereupon all rights of the former Beneficiary shall cease. If there be no Beneficiary living at the death of the Insured, the proceeds of this policy shall be paid to the executors, administrators or assigns of the Insured.

No. 19.

\$98.80.

On or at any time after *April 1, 1933*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Eight 80/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 18.

\$96.70.

On or at any time after *April 1, 1932*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Six 70/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 17.

\$94.50.

On or at any time after *April 1, 1931*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Four 50/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 16.

\$92.30.

On or at any time after *April 1, 1930*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Two 30/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 15.

\$90.10.

On or at any time after *April 1, 1929*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety 10/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 14.

\$87.90.

On or at any time after *April 1, 1928*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-Seven 90/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 13.

\$85.70.

On or at any time after *April 1, 1927*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and in-

cluding said date shall have been paid, *Eighty-Five* 70/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 12.

\$83.40.

On or at any time after *April 1, 1926*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-Three* 40/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 11.

\$81.10.

On or at any time after *April 1, 1925*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-One* 10/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 10.

\$78.80.

On or at any time after *April 1, 1924*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Eight* 80/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 9.

\$76.50.

On or at any time after *April 1, 1923*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Six* 50/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 8.

\$74.20.

On or at any time after *April 1, 1922*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Four* 20/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 7.

\$71.90.

On or at any time after *April 1, 1921*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-One* 90/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 6.

\$69.50.

On or at any time after *April 1, 1920*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of the insured or assigns under Policy No. *sample* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Nine* 50/100 Dollars.
Payable at its Home Office. WARREN R. PORTER, President.
FREDERIC S. WITHINGTON, Secretary.

No. 5.

\$67.20.

On or at any time after *April 1, 1919*, Western States Life Insurance Co., San Francisco, Calif., will pay to the order of f

(Limit \$10,000)

**Premium Rates Including Total Disability
(Nonparticipating) for \$1,000.**

American 3½ %

Adopted March 1, 1913

Age.	LIFE (Endt. at 85.)				ENDOWMENT.			
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	30 Yr.
20	\$15 17	\$38 26	\$28 15	\$23 22	\$92 45	\$58 67	\$42 19	\$26 59
21	15 51	38 89	28 62	23 61	92 50	58 71	42 25	26 68
22	15 86	39 53	29 09	24 00	92 55	58 78	42 32	26 77
23	16 23	40 19	29 58	24 42	92 61	58 84	42 40	26 87
24	16 61	40 86	30 08	24 83	92 66	58 91	42 47	26 98
25	17 01	41 55	30 60	25 27	92 72	58 97	42 54	27 10
26	17 44	42 27	31 13	25 71	92 79	59 06	42 63	27 21
27	17 89	43 03	31 70	26 19	92 86	59 14	42 74	27 31
28	18 37	43 82	32 29	26 69	92 94	59 23	42 84	27 55
29	18 88	44 64	32 91	27 21	93 03	59 33	42 96	27 75
30	19 42	45 48	33 54	27 74	93 12	59 44	43 10	27 95
31	19 98	46 34	34 17	28 28	93 20	59 55	43 25	28 19
32	20 56	47 22	34 84	28 85	93 32	59 68	43 40	28 45
33	21 18	48 16	35 54	29 45	93 43	59 81	43 56	28 72
34	21 86	49 16	36 30	30 11	93 55	59 96	43 76	29 03
35	22 59	50 25	37 14	30 83	93 69	60 14	43 97	29 37
36	23 34	51 32	37 97	31 55	93 84	60 31	44 19	29 73
37	24 13	52 42	38 81	32 30	94 00	60 52	44 45	30 16
38	24 97	53 58	39 70	33 08	94 18	60 74	44 74	30 62
39	25 86	54 79	40 64	33 91	94 37	60 99	45 05	31 11
40	26 81	56 03	41 61	34 78	94 58	61 26	45 41	31 67
41	27 82	57 33	42 63	35 70	94 82	61 56	45 81	32 29
42	28 90	58 68	43 69	36 68	95 08	61 91	46 26	32 98
43	30 05	60 09	44 82	37 72	95 37	62 29	46 75	33 74
44	31 27	61 57	46 01	38 82	95 71	62 73	47 32	34 57
45	32 58	63 13	47 27	39 99	96 07	63 20	47 94	35 49
46	33 98	64 75	48 61	41 23	96 49	63 77	48 62	36 50
47	35 47	66 43	50 03	42 54	96 97	64 41	49 38	37 63
48	37 07	68 20	51 52	43 93	97 49	65 11	50 22	38 86
49	38 77	70 05	53 08	45 40	98 08	65 88	51 16	40 13
50	40 62	72 01	54 76	46 99	98 75	66 74	52 19	41 67

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$10,000.

Premiums for Each \$1000 Insurance (Participating).

*Adopted September 25, 1908.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
16		\$42 46	\$31 55	\$26 50	\$106 84	\$66 83	\$48 31	\$37 84	\$31 27
17		43 08	32 01	26 90	106 92	66 92	48 40	37 94	31 37
18		43 70	32 47	27 27	106 99	67 00	48 48	38 04	31 48
19		44 35	32 95	27 68	107 07	67 09	48 59	38 14	31 60
20		45 01	33 44	28 10	107 15	67 18	48 68	38 24	31 72
21	\$18 41	45 72	33 97	28 54	107 25	67 28	48 79	38 37	31 85
22	18 79	46 44	34 51	28 99	107 35	67 38	48 91	38 49	31 99
23	19 19	47 19	35 07	29 46	107 45	67 49	49 03	38 62	32 14
24	19 59	47 97	35 65	29 95	107 55	67 61	49 15	38 76	32 30
25		48 78	36 25	30 46	107 66	67 74	49 29	38 92	32 48
26		49 62	36 87	31 00	107 78	67 86	49 43	39 09	32 68
27		50 49	37 52	31 56	107 90	68 03	49 59	39 27	32 90
28		51 40	38 20	32 13	108 03	68 19	49 76	39 46	33 12
29		52 35	38 91	32 73	108 17	68 36	49 94	39 67	33 36
30		53 34	39 65	33 36	108 32	68 54	50 13	39 89	33 64
31		54 37	40 42	34 02	108 48	68 73	50 33	40 13	33 93
32		55 44	41 22	34 70	108 65	68 93	50 55	40 40	34 25
33		56 55	42 05	35 41	108 83	69 14	50 79	40 69	34 60
34		57 70	42 92	36 15	109 02	69 36	51 08	41 01	34 99
35		58 89	43 83	36 93	109 22	69 60	51 37	41 36	35 41
36		60 12	44 78	37 76	109 44	69 86	51 69	41 75	35 87
37		61 39	45 77	38 63	109 68	70 14	52 04	42 17	36 39
38		62 71	46 80	39 53	109 94	70 45	52 42	42 64	36 95
39		64 08	47 87	40 47	110 22	70 79	52 84	43 15	37 57
40		65 50	48 98	41 47	110 52	71 17	53 31	43 71	38 22
41		66 99	50 14	42 52	110 86	71 59	53 82	44 33	38 91
42		68 52	51 35	43 62	111 24	72 05	54 39	45 01	39 68
43		70 18	52 62	44 80	111 66	72 56	55 01	45 77	40 74
44		71 90	53 96	46 03	112 12	73 12	55 69	46 61	41 74
45		73 55	55 38	47 35	112 63	73 74	56 46	47 53	42 83
46		75 38	56 88	48 72	113 19	74 43	57 31	48 55	.....
47		77 30	58 46	50 20	113 81	75 20	58 24	49 68	.....
48		79 31	60 12	51 77	114 50	76 05	59 26	50 91	.....
49		81 41	61 86	53 43	115 26	76 99	60 38	52 26	.....
50		83 60	63 78	55 20	116 10	78 03	61 63	53 74	.....
51		85 88	65 71	57 04	117 03	79 18	63 01	.....	.....
52		88 26	67 73	59 08	118 06	80 44	64 53	.....	.....
53		90 74	69 85	61 22	119 20	81 82	66 19	.....	.....
54		93 32	72 11	63 50	120 45	83 32	67 99	.....	.....
55		96 01	74 52	65 95	121 81	85 05	69 95	.....	.....
56		98 82	77 10	68 56	123 28	86 72	.....	.....	.....
57		101 77	79 51	71 87	124 87	88 75	.....	.....	.....
58		104 87	82 43	74 88	126 59	90 97	.....	.....	.....
59		108 18	85 52	77 62	128 49	93 42	.....	.....	.....
60		111 56	88 86	81 00	130 61	96 14	.....	.....	.....

For policies containing Disability Benefits addition of 8c to \$1.00 per \$1,000 is made according to age of Insured and form of policy.

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

*Ordinary Life and ages 16 to 21 adopted June, 1914.

(Limit \$10,000)

Premium Rates, Including Total Disability (Participating)
for \$1,000.

American 3½%

Adopted January 1, 1913

Age	LIFE.				ENDOWMENT.				
	*Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
16	.....	\$42 98	\$31 90	\$26 80	\$106 95	\$66 95	\$48 46	\$37 98	\$31 41
17	.....	43 61	32 36	27 19	107 03	67 04	48 55	38 08	31 51
18	.....	44 23	32 83	27 56	107 10	67 12	48 68	38 19	31 62
19	.....	44 89	33 32	27 97	107 18	67 21	48 74	38 29	31 75
20	.....	45 56	33 81	28 39	107 26	67 30	48 88	38 39	31 87
21	\$18 55	46 27	34 34	28 83	107 36	67 41	48 94	38 52	32 00
22	18 93	47 00	34 89	29 28	107 46	67 51	49 06	38 65	32 14
23	19 34	47 76	35 46	29 75	107 56	67 62	49 18	38 78	37 30
24	19 74	48 55	36 04	30 25	107 66	67 75	49 30	38 93	32 47
25	20 20	49 36	36 65	30 76	107 77	67 88	49 44	39 09	32 65
26	20 69	50 22	37 28	31 31	107 89	68 00	49 58	39 28	32 87
27	21 16	51 10	37 93	31 88	108 01	68 17	49 74	39 47	33 10
28	21 69	52 02	38 62	32 45	108 14	68 33	49 91	39 67	33 33
29	22 23	52 98	39 34	33 06	108 28	68 50	50 09	39 90	33 59
30	22 81	53 98	40 09	33 69	108 43	68 68	50 28	40 13	33 89
31	23 42	55 02	40 86	34 36	108 59	68 87	50 48	40 38	34 20
32	24 06	56 11	41 67	35 05	108 76	69 07	50 70	40 67	34 54
33	24 73	57 23	42 51	35 76	108 94	69 28	50 94	40 98	34 92
34	25 47	58 39	43 39	36 51	109 13	69 50	51 23	41 32	35 32
35	26 23	59 60	44 31	37 30	109 33	69 74	51 52	41 71	35 77
36	27 02	60 84	45 27	38 14	109 55	70 00	51 85	42 12	36 26
37	27 88	62 13	46 27	39 02	109 79	70 28	52 20	42 58	36 80
38	28 79	63 46	47 31	39 93	110 05	70 59	52 58	43 09	37 39
39	29 74	64 85	48 40	40 87	110 33	70 93	53 00	43 63	38 04
40	30 78	66 29	49 52	41 88	110 63	71 31	53 47	44 23	38 71
41	31 85	67 79	50 69	42 95	110 97	71 73	53 98	44 89	39 54
42	33 01	69 34	51 91	44 06	111 35	72 19	54 55	45 61	40 40
43	34 24	70 97	53 20	45 25	111 77	72 71	55 18	46 41	41 35
44	35 56	72 66	54 55	46 49	112 23	73 27	55 86	47 30	42 39
45	36 94	74 43	55 99	47 82	112 74	73 89	56 63	48 28	43 54
46	38 44	76 28	57 51	49 21	113 30	74 58	57 48	49 35	.....
47	40 02	78 23	59 10	50 70	113 92	75 35	58 41	50 53	.....
48	41 73	80 26	60 78	52 29	114 61	76 20	59 44	51 84	.....
49	43 55	82 39	62 54	53 96	115 38	77 14	60 56	53 26	.....
50	45 49	84 60	64 48	55 75	116 22	78 19	61 81	54 82	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

* Adopted June, 1914.

See latter part of book for Term Rates.

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance. (Nonparticipating).

*Adopted January 1, 1913.

Age at Issue	Including Disability Benefits Ages 21 to 50.					ENDOWMENT.—Continuous Annual Premiums			Convertible Term	
	LIFE					10 Years	15 Years	20 Years	5 Years Convertible in 4 Years	10 Years Convertible in 7 Years
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Single Premiums					
16	.....	\$34 31	\$25 22	\$21 14	.....	\$90 59	\$57 18	\$40 88	.....	.....
17	.....	34 81	25 61	21 47	.....	90 65	57 24	40 95	.....	.....
18	.....	35 38	26 00	21 79	.....	90 71	57 30	41 00	.....	.....
19	.....	36 94	26 42	22 18	.....	90 77	57 35	41 05	.....	.....
20	.....	36 51	26 84	22 51	.....	90 83	57 41	41 11	.....	.....
21	\$14 95	37 10	27 28	22 87	\$323 87	90 91	57 47	41 19	\$10 07	\$10 24
22	15 29	37 74	27 76	23 26	329 69	90 97	57 55	41 26	10 14	10 32
23	15 66	38 38	28 26	23 66	333 67	91 04	57 63	41 33	10 20	10 41
24	16 03	39 03	28 76	24 06	338 83	91 11	57 71	41 42	10 28	10 51
25	16 44	39 72	29 26	24 51	344 17	91 20	57 79	41 51	10 38	10 61
26	16 88	40 45	29 78	24 97	349 71	91 29	57 87	41 61	10 47	10 72
27	17 32	41 19	30 34	25 43	355 44	91 38	57 96	41 72	10 56	10 83
28	17 79	41 98	30 92	25 92	361 88	91 48	58 07	41 83	10 66	10 96
29	18 28	42 77	31 52	26 42	367 52	91 59	58 18	41 95	10 78	11 10
30	18 81	43 60	32 15	26 95	373 87	91 71	58 29	42 09	10 90	11 25
31	19 36	44 47	32 80	27 51	380 44	91 81	58 42	42 23	11 03	11 42
32	19 94	45 38	33 48	28 08	387 25	91 95	58 56	42 39	11 17	11 61
33	20 55	46 30	34 18	28 69	394 23	92 08	58 72	42 55	11 33	11 80
34	21 21	47 28	34 93	29 32	401 56	92 24	58 88	42 76	11 50	12 08
35	21 90	48 30	35 70	29 97	409 08	92 43	59 06	42 98	11 70	12 28
36	22 62	49 34	36 50	30 66	416 85	92 59	59 24	43 20	11 91	12 54
37	23 40	50 43	37 34	31 38	424 88	92 79	59 47	43 47	12 14	12 84
38	24 22	51 56	38 21	32 13	433 16	93 00	59 70	43 75	12 39	13 18
39	25 08	52 74	39 11	32 98	441 71	93 23	59 95	44 06	12 67	13 55
40	26 02	53 96	40 07	33 76	450 53	93 49	60 25	44 45	12 98	13 88
41	26 99	55 22	41 07	34 66	459 62	93 76	60 56	44 84	13 42	14 56
42	28 04	56 56	42 11	35 61	469 00	94 06	60 93	45 32	13 93	15 23
43	29 16	57 94	43 22	36 60	478 65	94 40	61 33	45 82	14 47	15 97
44	30 35	59 38	44 39	37 65	488 59	94 78	61 79	46 39	15 09	16 81
45	31 60	60 88	45 59	38 75	498 80	95 19	62 28	47 00	15 80	17 75
46	32 96	62 45	46 91	39 93	509 30	95 65	62 88	47 69	16 60	18 81
47	34 38	64 08	48 28	41 16	520 07	96 17	63 53	48 47	17 50	20 01
48	35 93	65 79	49 73	42 49	531 11	96 75	64 25	49 30	18 53	21 34
49	37 58	67 59	51 26	43 89	542 40	97 39	65 05	50 25	19 68	22 88
50	39 34	69 46	52 86	45 38	553 91	98 09	65 93	51 28	21 13	24 67
51	40 35	70 71	53 62	46 07	565 65	97 95	65 76	51 41	22 74	26 71
52	42 27	72 67	55 30	47 68	577 59	98 71	66 71	52 58	24 64	29 00
53	44 33	74 72	57 08	49 39	589 71	99 56	67 76	53 91	26 55	31 52
54	46 51	76 83	58 96	51 23	602 02	100 49	68 92	55 34	28 80	34 35
55	48 84	79 04	60 95	53 19	614 46	101 50	70 20	56 93	30 90	37 61
56	51 27	81 36	63 06	55 30	627 04	102 63	71 61	.....	.....	.....
57	53 93	83 78	65 30	57 56	639 73	103 86	73 18	.....	.....	.....
58	56 78	86 33	67 70	59 98	652 51	105 24	74 91	.....	.....	.....
59	59 82	89 00	70 25	62 60	665 36	106 74	76 82	.....	.....	.....
60	63 07	91 81	72 97	65 40	678 27	108 40	78 94	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

*Rates for ages 16 to 21 and Ordinary Life adopted June, 1914.

**Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates to Continue the Income
to Beneficiary During Life.**

American 3½% Reserve.

Commuted Value, \$1,731.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55
21	\$31 87	\$5 55	\$3 39	\$1 58	\$0 45	\$49 40	\$7 84	\$4 47	\$1 93	\$0 52
22	32 53	5 65	3 44	1 60	47	50 18	7 95	4 52	1 95	52
23	33 22	5 74	3 46	1 60	47	51 00	8 07	4 56	1 98	52
24	33 91	5 86	3 51	1 65	47	51 84	8 21	4 61	1 98	52
25	34 67	5 98	3 58	1 65	47	52 73	8 35	4 68	2 00	52
26	35 49	6 14	3 62	1 67	47	53 66	8 50	4 75	2 02	54
27	36 32	6 28	3 70	1 70	50	54 63	8 66	4 82	2 05	54
28	37 20	6 45	3 74	1 72	50	55 62	8 85	4 90	2 10	54
29	38 12	6 64	3 84	1 76	52	56 66	9 06	4 99	2 12	54
30	39 10	6 82	3 93	1 79	52	57 75	9 32	5 11	2 14	56
31	40 14	7 06	4 05	1 84	52	58 89	9 55	5 20	2 19	56
32	41 22	7 30	4 14	1 86	54	60 07	9 81	5 32	2 21	58
33	42 37	7 55	4 28	1 91	54	61 29	10 12	5 46	2 26	59
34	43 60	7 86	4 40	1 95	56	62 58	10 47	5 62	2 33	59
35	44 88	8 19	4 56	2 00	56	63 93	10 85	5 79	2 38	61
36	46 24	8 56	4 75	2 05	56	65 36	11 22	5 95	2 42	61
37	47 69	8 99	4 92	2 14	56	66 87	11 65	6 16	2 50	64
38	49 21	9 44	5 13	2 21	61	68 43	12 14	6 40	2 59	64
39	50 82	9 93	5 39	2 28	61	70 06	12 68	6 66	2 68	66
40	52 55	10 47	5 65	2 38	64	71 78	13 30	6 94	2 78	68
41	54 37	11 04	5 93	2 47	64	73 60	13 88	7 25	2 87	71
42	56 31	11 70	6 26	2 59	66	75 51	14 56	7 58	2 99	73
43	58 39	12 40	6 64	2 73	68	77 55	15 32	7 98	3 13	75
44	60 59	13 22	7 06	2 90	73	79 68	16 16	8 42	3 30	80
45	62 92	14 10	7 51	3 06	78	81 96	17 08	8 92	3 48	85
46	65 41	15 03	8 00	3 25	82	84 33	18 00	9 41	3 67	87
47	68 08	16 10	8 59	3 46	85	86 90	19 04	10 00	3 88	92
48	70 92	17 22	9 22	3 72	92	89 61	20 19	10 64	4 14	99
49	73 95	18 47	9 95	4 00	96	92 81	21 44	11 36	4 42	1 04
50	77 17	19 84	10 73	4 33	1 06	95 55	22 80	12 16	4 75	1 13
51	80 60	21 30	11 55	4 66	1 13	98 74	24 16	12 96	5 06	1 20
52	84 25	22 90	12 50	5 04	1 20	102 27	25 70	13 88	5 44	1 27
53	88 18	24 59	13 55	5 46	1 30	105 97	27 36	14 92	5 88	1 39
54	92 35	26 45	14 71	5 95	1 41	109 92	29 20	16 05	6 38	1 51
55	96 80	28 50	15 96	6 50	1 58	114 16	31 18	17 32	6 92	1 62
56	101 56	30 68	17 27	7 06	1 72	118 68	33 16	18 56	7 46	1 76
57	106 63	33 06	18 76	7 72	1 88	123 54	35 36	19 98	8 10	1 91
58	112 10	35 60	20 40	8 45	2 05	128 75	37 79	21 58	8 82	2 10
59	117 92	38 36	22 16	9 25	2 26	134 36	40 45	23 34	9 62	2 31
60	124 13	41 32	24 14	10 16	2 47	140 21	43 34	25 27	10 54	2 54

Largest Amount of Insurance it will write on a Single Life, \$40,000.
 Premiums for Each \$1,000 Insurance (Participating).
 Adopted October 31, 1911.

Age at Death	Continuous Annual Premiums.				ENDOWMENT. Continuous Annual Premiums.				Semi-Endowment at Age 70.	10-Year Conversion Table Term Limit, \$15,000.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	30 Years.		
17 73	\$41 86	\$31 38	\$28 20	\$101 77	\$64 97	\$47 02	\$30 02	\$18 19	\$10 08	
18 18	42 54	31 84	28 58	101 85	65 04	47 11	30 14	18 53	10 17	
18 56	43 24	32 38	27 07	101 98	65 14	47 21	30 27	18 89	10 24	
19 02	43 96	32 98	27 55	102 01	65 24	47 32	30 40	17 26	10 34	
19 47	44 71	33 40	28 04	102 10	65 34	47 44	30 56	17 89	10 43	
19 98	45 49	34 10	28 55	102 19	65 44	47 55	30 73	18 10	10 53	
20 43	46 29	34 72	29 08	102 30	65 54	47 66	30 91	18 55	10 63	
20 96	47 14	35 38	29 63	102 40	65 67	47 82	31 09	19 01	10 75	
21 50	48 01	36 08	30 21	102 52	65 80	47 95	31 30	19 51	10 88	
22 08	48 81	36 73	30 80	102 65	65 94	48 12	31 53	20 04	11 01	
22 59	49 66	37 45	31 41	102 78	66 09	48 29	31 78	20 59	11 17	
23 34	50 53	38 20	32 07	102 91	66 25	48 49	32 07	21 18	11 34	
24 01	51 85	38 97	32 75	103 07	66 43	48 70	32 36	21 79	11 52	
24 72	52 90	39 80	33 45	103 23	66 61	48 90	32 70	22 45	11 71	
25 48	53 99	40 64	34 19	103 41	66 82	49 16	33 07	23 15	11 96	
26 28	55 13	41 53	34 97	103 60	67 04	49 43	33 47	23 90	12 17	
27 13	56 30	42 44	35 78	103 80	67 28	49 71	33 91	24 69	12 44	
28 01	57 52	43 41	36 62	104 02	67 54	50 08	34 41	25 53	12 74	
28 96	58 81	44 41	37 51	104 26	67 83	50 38	34 94	26 44	13 08	
29 06	60 12	45 45	38 44	104 51	68 14	50 77	35 54	27 39	13 41	
30 02	61 50	46 55	39 43	104 80	68 48	51 20	36 19	28 40	13 87	
30 18	62 98	47 70	40 46	105 09	68 88	51 68	36 92	29 50	14 34	
30 34	64 43	48 90	41 55	105 45	69 30	52 21	37 72	30 69	14 89	
30 52	65 98	50 16	42 71	105 82	69 77	52 79	38 59	31 94	15 50	
30 96	67 58	51 48	43 98	106 25	70 20	53 44	39 56	33 30	16 19	
31 42	69 29	52 87	45 22	106 70	70 66	54 15	40 81	34 78	16 97	
32 05	71 05	54 38	46 57	107 23	71 16	54 94	41 77	36 39	17 85	
32 59	72 88	55 87	48 08	107 80	72 23	55 83	43 07	38 06	18 85	
33 33	74 81	57 49	49 57	108 44	73 02	56 81	44 46	39 93	19 86	
34 19	76 81	59 21	51 21	109 14	73 90	57 89	46 00	41 95	21 20	
35 19	78 91	61 01	52 95	109 98	74 87	59 08	47 00	44 15	22 56	
36 20	81 10	62 91	54 80	110 79	75 94	60 41	.....	46 55	24 12
37 24	83 38	64 98	56 79	111 73	77 11	61 84	.....	49 18	25 53
38 26	85 77	67 05	58 89	112 78	78 48	63 45	.....	52 06	27 09
39 32	88 27	69 30	61 15	113 93	79 89	65 21	.....	55 28	28 77
40 35	90 88	71 68	63 55	115 20	81 44	67 14	.....	58 81	30 07
41 37	93 63	74 28	66 14	116 60	83 19	69 26	.....	62 78	31 51
42 40	96 50	76 98	68 91	118 13	85 12	71 59	.....	67 25	33 39
43 43	99 51	79 81	71 88	119 83	87 23	74 14	.....	72 35	35 48
44 46	102 69	82 87	75 07	121 69	89 57	76 94	.....	78 21	38 84
45 49	106 06	86 15	78 52	123 74	92 14	79 17	.....	85 05	42 54

Semi-Annual rates, 51% of Annual. Quarterly rates, 25% of Annual.
 For policies with disability benefit rider addition of 30c to \$2.00 per \$1,000 is made according to insured and form of policy.

(Limit \$20,000)

Extra Annual Premiums per \$1,000 of Insurance for Waiver of Premiums and Payment of Face of Policy in Instalments in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.

American 3¼%

Adopted February 15, 1916

Age.	LIFE.				ENDOWMENT		
	Ord.	10 P.	15 P.	20 P.	10 Year.	15 Year.	20 Year.
20	\$0 30	\$0 45	\$0 40	\$0 35	\$0 25	\$0 25	\$0 20
21	32	46	41	36	26	26	22
22	34	47	42	37	27	27	24
23	36	48	43	38	28	28	26
24	38	49	44	39	29	29	28
25	40	50	45	40	30	30	30
26	42	52	46	41	32	32	32
27	44	54	47	42	34	34	34
28	46	56	48	43	36	36	36
29	48	58	49	44	38	38	38
30	50	60	50	45	40	40	40
31	53	62	52	47	42	42	42
32	56	64	54	49	44	44	44
33	59	66	56	51	46	46	46
34	62	68	58	53	48	48	48
35	65	70	60	55	50	50	50
36	68	73	63	58	53	53	53
37	71	76	66	61	56	56	56
38	74	79	69	64	59	60	60
39	77	82	72	67	62	65	65
40	80	85	75	70	65	70	70
41	84	89	79	74	68	75	75
42	90	94	83	79	72	80	80
43	96	99	88	86	77	85	86
44	1 03	1 04	94	93	83	90	93
45	1 10	1 10	1 00	1 00	90	95	1 00
46	1 17	1 15	1 06	1 08	97	1 01	1 07
47	1 25	1 20	1 12	1 16	1 04	1 08	1 14
48	1 33	1 25	1 19	1 24	1 12	1 17	1 22
49	1 41	1 30	1 27	1 32	1 21	1 26	1 31
50	1 50	1 35	1 35	1 40	1 30	1 35	1 40
51	1 59	1 41	1 44	1 49	1 39	1 44	1 49
52	1 68	1 48	1 53	1 58	1 49	1 54	1 58
53	1 78	1 57	1 63	1 68	1 59	1 64	1 68
54	1 89	1 68	1 74	1 79	1 69	1 74	1 79
55	2 00	1 80	1 85	1 90	1 80	1 85	1 90

For semi-annual rates multiply annual by .51.

For quarterly rates multiply annual by .25.

Premium Rates (Participating) for Monthly Income for 250 Months.

Certain, with Extra Rates to Continue the Income
to Beneficiary through Life.

American $3\frac{1}{2}\%$ Reserve.

Age of Insured	MONTHLY INCOME LIFE POLICY PAID-UP AT AGE 70.										
	Figures for \$100.00 Monthly for 250 Months. Commuted Value, \$19,000.00.	Figures for \$40.00 Monthly for 250 Months. Commuted Value, \$7,200.00.	Extra Rates to Continue Income for Life for Each \$10.00 of Monthly Income.								
			Age of Beneficiary.								
			20	25	30	35	40	45	50	55	60
20	\$311 40	\$124 56	\$ 6 46	\$ 5 27	\$ 4 21	\$ 3 23	\$ 2 34	\$ 1 50	\$0 89	\$0 44	\$0 15
21	318 60	127 44	6 59	5 38	4 30	3 28	2 35	1 53	89	44	15
22	326 34	130 54	6 72	5 49	4 35	3 34	2 37	1 56	89	44	17
23	334 44	133 78	6 86	5 59	4 43	3 37	2 40	1 58	92	45	17
24	342 72	137 09	7 02	5 73	4 51	3 42	2 43	1 59	92	45	17
25	351 72	140 69	7 20	5 86	4 60	3 48	2 48	1 61	94	45	17
26	361 08	144 43	7 41	6 00	4 70	3 53	2 51	1 64	95	45	17
27	370 98	148 39	7 63	6 16	4 81	3 61	2 57	1 67	95	47	17
28	381 60	152 64	7 89	6 34	4 95	3 70	2 60	1 67	97	47	20
29	392 58	157 03	8 16	6 51	5 08	3 78	2 65	1 73	1 00	50	20
30	404 28	161 71	8 43	6 72	5 22	3 89	2 73	1 76	1 03	50	20
31	416 88	166 75	8 75	6 97	5 38	4 00	2 79	1 81	1 03	50	20
32	430 02	172 01	9 10	7 21	5 57	4 11	2 87	1 87	1 06	53	20
33	444 24	177 70	9 48	7 49	5 79	4 25	2 96	1 90	1 09	53	20
34	459 00	183 60	9 94	7 84	6 01	4 39	3 04	1 95	1 12	53	20
35	475 02	190 01	10 46	8 19	6 28	4 55	3 15	2 01	1 12	53	20
36	491 94	196 78	10 98	8 60	6 56	4 75	3 27	2 07	1 15	54	20
37	509 94	203 98	11 59	9 05	6 87	4 97	3 41	2 13	1 20	56	21
38	529 20	211 68	12 22	9 54	7 20	5 20	3 55	2 24	1 23	59	23
39	549 90	219 96	12 89	10 08	7 60	5 45	3 69	2 33	1 29	62	23
40	572 04	228 82	13 63	10 67	8 02	5 76	3 87	2 41	1 35	65	23
41	595 80	238 32	14 48	11 32	8 50	6 10	4 07	2 53	1 41	65	23
42	621 18	248 47	15 42	12 07	9 05	6 48	4 33	2 68	1 50	68	24
43	648 72	259 49	16 46	12 87	9 68	6 88	4 59	2 82	1 58	74	26
44	678 42	271 37	17 60	13 78	10 35	7 35	4 91	3 00	1 67	77	29
45	710 64	284 26	18 85	14 84	11 12	7 89	5 27	3 21	1 76	83	29
46	745 20	298 08	20 22	15 98	11 98	8 49	5 66	3 43	1 86	87	32
47	783 18	313 27	21 70	17 21	12 92	9 15	6 08	3 67	1 97	91	32
48	824 40	329 76	23 31	18 53	13 93	9 87	6 53	3 93	2 09	96	34
49	869 22	347 69	25 06	19 96	15 03	10 65	7 01	4 21	2 23	1 01	34
50	918 54	367 42	26 97	21 48	16 20	11 49	7 51	4 51	2 38	1 06	36
51	972 54	389 02	29 19	23 35	17 55	12 49	8 13	4 89	2 56	1 13	39
52	1032 12	412 85	31 71	25 46	19 15	13 68	8 90	5 35	2 79	1 23	42
53	1098 06	439 20	34 53	27 83	21 02	15 07	9 83	5 90	3 07	1 34	46
54	1171 44	468 58	37 67	30 47	23 19	16 68	10 93	6 55	3 42	1 49	50
55	1253 52	501 41	41 14	33 39	25 66	18 51	12 22	7 32	3 84	1 68	55
56	1346 40	538 56	45 51	37 00	28 42	20 61	13 72	8 22	4 33	1 90	61
57	1451 88	580 75	50 29	41 01	31 59	23 04	15 44	9 27	4 89	2 15	69
58	1573 20	629 28	55 58	45 53	35 25	25 83	17 40	10 47	5 53	2 43	78
59	1714 32	685 73	61 44	50 62	39 48	29 02	19 62	11 86	6 26	2 75	88
60	1880 82	752 33	67 99	56 39	44 37	32 66	22 10	13 44	7 08	3 10	98

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for Each \$1,000 Insurance (Participating). Adopted Jan. 1, 1893.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.			Life with Return Premiums.				10-Year Renewable Term.
	Continuous Annual Premiums.	*10 Annual Premiums.	*15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	Life, 50 per cent Return.	Life, 100 per cent Return.	*10-Year Bond. 100 % Return. 20-Year Settlement's	20-Year Bond. 100% Return.	
15 to 20	.....	\$42 00	\$31 45	\$24 70	.....	.....	.....	.....	.....	.....	\$47 30	27 10	.....
21	.....	42 70	31 95	25 20	.....	.....	.....	.....	.....	.....	48 15	27 70	.....
22	.....	43 40	32 50	25 70	.....	.....	.....	.....	.....	.....	49 10	28 30	.....
23	.....	44 15	33 05	26 20	.....	.....	.....	.....	.....	.....	50 10	28 90	.....
24	.....	44 95	33 65	26 75	.....	.....	.....	.....	.....	.....	51 10	29 55	.....
25	\$19 85	45 73	34 25	27 30	314 64	105 20	68 40	49 85	20 70	21 50	52 15	30 25	12 52
26	20 45	46 55	34 90	27 85	321 05	105 30	68 50	50 00	21 30	22 20	53 25	30 95	12 68
27	21 00	47 45	35 55	28 45	327 67	105 35	68 60	50 10	21 90	22 85	54 45	31 75	12 89
28	21 60	48 30	36 20	29 10	334 56	105 45	68 75	50 20	22 60	23 55	55 70	32 50	13 14
29	22 25	49 25	36 90	29 75	341 70	105 55	68 85	50 40	23 30	24 30	57 00	33 35	13 37
30	22 90	50 20	37 65	30 40	349 08	106 70	69 00	50 60	24 00	25 10	58 40	34 20	13 65
31	23 60	51 20	38 40	31 10	356 73	106 80	69 15	50 80	24 80	25 95	59 85	35 15	13 94
32	24 35	52 20	39 15	31 85	364 65	106 90	69 30	51 00	25 60	26 90	61 40	36 15	14 28
33	25 15	53 25	39 95	32 60	372 85	106 05	69 45	51 20	26 50	27 85	63 10	37 15	14 74
34	25 95	54 35	40 80	33 40	381 32	106 15	69 65	51 45	27 40	28 90	64 85	38 30	15 05
35	26 85	55 45	41 70	34 20	390 07	106 30	69 85	51 75	28 45	30 05	66 75	39 45	15 52
36	27 75	56 65	42 60	35 05	399 09	106 45	70 05	52 00	29 50	31 20	68 90	40 70	15 97
37	28 70	57 85	43 55	35 95	408 42	106 60	70 30	52 35	30 60	32 45	70 95	42 05	16 51
38	29 75	59 10	44 55	36 90	418 04	106 80	70 55	52 75	31 80	33 85	73 35	43 50	17 09
39	30 80	60 45	45 55	37 90	427 95	107 00	70 85	53 15	33 05	35 25	75 85	45 05	17 76
40	31 95	61 80	46 65	38 95	438 15	107 20	71 20	53 65	34 40	36 85	78 65	46 70	18 46
41	33 20	63 25	47 75	40 10	448 65	107 45	71 60	54 15	35 90	38 60	81 65	48 50	19 23
42	34 50	64 70	48 95	41 25	459 44	107 80	72 00	54 75	37 50	40 45	84 95	50 45	20 08
43	35 90	66 30	50 20	42 50	470 53	108 15	72 50	55 35	39 15	42 40	88 55	52 55	21 01
44	37 35	67 90	51 55	43 80	481 92	108 55	73 10	56 10	40 95	44 55	92 50	54 80	22 05
45	38 95	69 65	52 95	45 20	493 59	109 00	73 70	56 90	42 95	46 95	96 85	57 25	23 17
46	40 60	71 40	54 40	46 65	506 58	109 50	74 40	57 80	45 05	49 50	101 65	59 90	24 42
47	42 40	73 20	55 90	48 20	517 81	110 10	75 15	58 75	47 30	52 25	106 90	62 75	25 80
48	44 25	75 10	57 50	49 80	530 34	110 70	75 95	59 80	49 70	55 20	112 70	65 80	27 28
49	46 20	77 05	59 15	51 50	543 33	111 35	76 85	60 95	52 25	58 35	119 15	69 15	28 91
50	48 30	79 10	60 85	53 35	556 20	112 10	77 80	62 20	55 05	61 80	126 30	72 65	30 71
51	50 50	81 20	62 65	55 25	569 51	112 90	78 90	63 60	.....	.....	134 30	.....	32 68
52	52 85	83 35	64 55	57 25	583 05	113 70	80 05	65 10	.....	.....	143 30	.....	34 84
53	55 35	85 60	66 55	59 35	596 84	114 65	81 30	66 70	.....	.....	153 45	.....	37 18
54	58 00	87 95	68 65	61 60	610 85	115 70	82 70	68 50	.....	.....	164 90	.....	39 80
55	60 80	90 35	70 85	64 00	625 07	116 80	84 25	70 45	.....	.....	177 95	.....	42 62
56	63 78	92 90	73 15	66 60	.....	118 05	85 90	.....	.....	.....	192 90	.....	.....
57	66 91	95 55	75 60	69 30	.....	119 40	87 76	.....	.....	.....	210 05	.....	.....
58	70 29	98 30	78 20	72 20	.....	120 95	89 80	.....	.....	.....	229 90	.....	.....
59	73 87	101 20	81 00	75 30	.....	122 50	92 00	.....	.....	.....	253 00	.....	.....
60	77 70	104 20	83 90	78 65	.....	124 35	94 45	.....	.....	.....	280 10	.....	.....

Ages 15 to 25 the rate is the same as at age 25 when no rate is given under age 25.

For semi-annual premiums add 4 per cent.

For quarterly premiums add 6 per cent.

*Adopted Jan. 1, 1910.

Largest Amount of Insurance it will write on one life, \$10,000. Premiums for Each \$1,000 Insurance (Nonparticipating).

Adopted January 1, 1910.

Age at Issue.	LIFE.								ENDOWMENT. Continuous Annual Premiums.					
	Continuous Annual Premiums.		10 Annual Premiums.		15 Annual Premiums.		20 Annual Premiums.		10 Years.		15 Years.		20 Years.	
	Premiums First Year.	Premiums After First Year.	Premiums First Year.	Premiums After First Year.	Premiums First Year.	Premiums After First Year.	Premiums First Year.	Premiums After First Year.	Premiums First Year.	Premiums After First Year.	Premiums First Year.	Premiums After First Year.	Premiums First Year.	Premiums After 1st Year.
15	.....	.....	42 00	36 66	31 45	27 06	24 70	22 42	.....	.....	.....	.....	.....	.....
16	.....	.....	42 70	37 20	31 95	27 48	25 20	22 75	.....	.....	.....	.....	.....	.....
17	.....	.....	43 40	37 78	32 50	27 90	25 70	23 11	.....	.....	.....	.....	.....	.....
18	.....	.....	44 15	38 42	33 05	28 39	26 20	23 47	.....	.....	.....	.....	.....	.....
19	.....	.....	44 95	39 09	33 65	28 84	26 75	23 86	.....	.....	.....	.....	.....	.....
20	19 85	16 20	45 75	39 79	34 25	29 36	27 30	24 15	105 20	92 56	68 40	57 90	49 85	41 87
21	20 45	16 65	46 55	40 52	34 90	29 92	27 85	24 60	105 30	92 64	68 50	57 97	50 00	41 97
22	21 00	17 15	47 45	41 18	35 55	30 41	28 45	25 12	105 35	92 71	68 60	58 06	50 10	42 10
23	21 60	17 60	48 30	41 95	36 20	31 00	29 10	25 62	105 45	92 80	68 75	58 16	50 20	42 22
24	22 25	18 15	49 25	42 75	36 90	31 61	29 75	26 08	105 55	92 89	68 85	58 27	50 40	42 35
25	22 90	18 65	50 20	43 30	37 65	32 16	30 40	26 66	105 70	93 00	69 00	58 38	50 60	42 50
26	23 60	19 25	51 20	44 34	38 40	32 80	31 10	27 16	105 80	93 10	69 15	58 50	50 80	42 66
27	24 35	19 85	52 20	45 22	39 15	33 47	31 85	27 73	105 90	93 20	69 30	58 64	51 00	42 84
28	25 15	20 50	53 25	46 14	39 95	34 09	32 60	28 32	106 05	93 30	69 45	58 78	51 20	43 00
29	25 95	21 15	54 35	47 08	40 80	34 81	33 40	28 89	106 15	93 40	69 65	58 92	51 45	43 23
30	26 85	21 85	55 45	48 05	41 70	35 63	34 20	29 54	106 30	93 53	69 85	59 09	51 75	43 45
31	27 75	22 60	56 55	49 06	42 60	36 40	35 05	30 21	106 45	93 66	70 05	59 27	52 00	43 70
32	28 70	23 40	57 85	50 10	43 55	37 22	35 95	30 92	106 60	93 80	70 30	59 47	52 35	44 00
33	29 75	24 25	59 10	51 18	44 55	37 98	36 90	31 66	106 80	93 96	70 55	59 70	52 75	44 30
34	30 80	25 10	60 45	52 32	45 55	38 86	37 90	32 37	107 00	94 18	70 85	59 96	53 15	44 65
35	31 95	26 05	61 80	53 48	46 65	39 79	38 95	33 20	107 20	94 33	71 20	60 24	53 65	45 03
36	33 20	27 05	63 25	54 59	47 75	40 75	40 10	34 06	107 45	94 57	71 30	60 57	54 15	45 48
37	34 50	28 10	64 70	55 86	48 95	41 77	41 25	34 99	107 80	94 84	72 00	60 95	54 75	45 96
38	35 90	29 25	66 30	57 20	50 20	42 75	42 50	35 95	108 15	95 16	72 50	61 36	55 35	46 50
39	37 35	30 45	67 90	58 60	51 55	43 88	43 80	36 91	108 55	95 52	73 10	61 84	56 10	47 12
40	38 95	31 75	69 65	60 05	53 95	44 96	45 20	37 98	109 00	95 93	73 70	62 37	56 90	47 30
41	40 60	33 10	71 40	61 41	54 40	46 18	46 65	39 03	109 50	96 38	74 40	62 95	57 30	48 54
42	42 40	34 55	73 20	63 95	55 90	47 46	48 20	40 23	110 10	96 86	75 15	63 58	58 75	49 34
43	44 25	36 05	75 10	64 56	57 50	48 80	49 30	41 48	110 70	97 40	75 95	64 27	59 30	50 23
44	46 20	37 65	77 05	66 20	59 15	50 08	51 50	42 80	111 35	97 98	76 85	65 02	60 95	51 20
45	48 30	39 35	79 10	67 91	60 85	51 52	53 35	44 20	112 10	98 62	77 30	65 84	62 20	52 24
46	50 50	41 15	81 20	69 33	62 65	53 04	55 25	45 77	112 90	99 30	78 90	66 74	63 00	53 40
47	52 35	43 10	83 35	71 66	64 55	54 74	57 25	47 32	113 70	100 07	80 05	67 73	65 10	54 66
48	55 35	45 10	85 60	73 71	66 55	56 55	59 35	49 08	114 65	100 90	81 30	68 81	66 70	56 08
49	58 00	47 25	87 95	75 68	68 65	58 43	61 60	50 82	115 70	101 80	82 70	70 00	68 50	57 52
50	60 80	49 55	90 35	77 89	70 85	60 28	64 00	52 80	116 80	102 79	84 25	71 28	70 45	59 18
51	63 76	51 95	92 90	80 02	73 15	62 38	66 60	54 91	118 05	103 87	85 90	72 69	.....	.....
52	66 91	54 35	95 55	82 41	75 60	64 59	69 30	57 15	119 40	105 07	87 76	74 26	.....	.....
53	72 29	57 30	98 30	84 94	78 20	66 94	72 20	59 55	120 95	106 88	89 80	75 95	.....	.....
54	78 87	60 20	101 20	87 56	81 00	69 44	75 30	62 26	122 50	107 82	92 00	77 84	.....	.....
55	77 70	63 30	104 20	90 82	83 90	72 09	78 65	65 02	124 85	109 40	94 45	79 90	.....	.....

For semi-annual premiums add 4 per cent.

For quarterly premiums add 6 per cent.

Surrender Values same as under Participating forms.

**Premium Rates (Nonparticipating) for \$10.00 Monthly
Income to Beneficiary for 20 Years.**

Actuaries 4% Reserve.

Commuted Value, \$1,765.00.

Adopted January 1, 1910.

Age at Issue.	ORDINARY LIFE.		20-PAYMENT LIFE.	
	Premium 1st Year.	Premium After 1st Year.	Premium 1st Year.	Premium After 1st Year.
15 } 20 }	\$ 33 65	\$ 27 50	\$ 41 90	\$ 38 05
21	33 65	27 50	42 75	38 60
22	33 65	27 50	43 60	39 20
23	33 65	27 50	44 45	39 80
24	33 65	27 50	45 35	40 45
25	33 65	27 50	46 30	40 95
26	34 70	28 25	47 25	41 70
27	35 60	29 10	48 25	42 60
28	36 65	29 85	49 35	43 45
29	37 75	30 80	50 45	44 25
30	38 85	31 65	51 55	45 20
31	40 00	32 65	52 75	46 05
32	41 30	33 65	54 00	47 00
33	42 65	34 75	55 30	48 05
34	44 00	35 85	56 65	49 00
35	45 55	37 05	58 00	50 10
36	47 05	38 30	59 45	51 25
37	48 65	39 70	60 95	52 45
38	50 45	41 10	62 60	53 70
39	52 20	42 55	64 25	55 00
40	54 30	44 15	66 05	56 30
41	56 30	45 85	68 00	57 75
42	58 50	47 65	69 95	59 35
43	60 90	49 60	72 10	60 95
44	63 35	51 65	74 30	62 60
45	66 05	53 85	76 65	64 40
46	68 85	56 15	79 10	66 20
47	71 90	58 60	81 75	68 20
48	75 05	61 15	84 45	70 35
49	78 35	63 85	87 35	72 60
50	81 90	66 75	90 45	74 95
51	85 65	69 80	93 70	77 60
52	89 65	73 10	97 10	80 25
53	93 85	76 50	100 65	83 25
54	98 35	80 15	104 45	86 20
55	103 10	84 05	108 55	89 55
56	108 15	88 10	112 95	93 15
57	113 45	92 50	117 55	96 90
58	119 20	97 20	122 45	101 00
59	125 30	102 10	127 70	105 60
60	131 75	107 35	133 40	110 30

Not Issued on 20-Year Endowment form.

Largest Amount of Insurance it will write on a Single Life, \$25,000
Premiums for Each \$1,000 Insurance (Participating).

Adopted January 1, 1908.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.
21	\$19 62	\$48 56	\$36 00	\$29 84	\$393 86	\$105 84	\$68 40	\$50 07
22	20 06	49 30	36 55	30 31	389 47	105 92	68 50	50 17
23	20 51	50 06	37 13	30 80	395 25	106 02	68 60	50 28
24	20 99	50 85	37 73	31 31	401 22	106 11	68 70	50 40
25	21 49	51 67	38 35	31 83	407 37	106 22	68 82	50 53
26	22 01	52 51	38 98	32 37	413 73	106 33	68 94	50 66
27	22 56	53 38	39 65	32 94	420 28	106 44	69 07	50 81
28	23 14	54 28	40 33	33 52	427 03	106 56	69 21	50 97
29	23 74	55 21	41 03	34 13	434 00	106 70	69 35	51 13
30	24 38	56 18	41 78	34 76	441 18	106 84	69 51	51 31
31	25 05	57 18	42 55	35 42	448 58	106 98	69 68	51 51
32	25 75	58 21	43 34	36 11	456 22	107 15	69 86	51 72
33	26 50	59 28	44 16	36 82	464 08	107 32	70 06	51 95
34	27 28	60 38	45 02	37 56	472 18	107 50	70 27	52 20
35	28 11	61 53	45 91	38 34	480 52	107 70	70 50	52 47
36	28 98	62 71	46 83	39 15	489 11	107 91	70 75	52 78
37	29 90	63 94	47 79	40 00	497 94	108 14	71 02	53 10
38	30 88	65 21	48 79	40 89	507 04	108 39	71 32	53 47
39	31 91	66 53	49 83	41 81	516 39	108 66	71 64	53 87
40	33 01	67 90	50 92	42 79	526 00	108 96	72 00	54 31
41	34 16	69 32	52 06	43 82	535 87	109 28	72 40	54 80
42	35 39	70 79	53 24	44 90	546 01	109 63	72 83	55 33
43	36 70	72 32	54 49	46 04	556 42	110 03	73 32	55 93
44	38 08	73 91	55 79	47 25	567 10	110 46	73 85	56 59
45	39 55	75 57	57 16	48 52	578 04	110 94	74 44	57 32
46	41 12	77 30	58 60	49 87	589 26	111 47	75 10	58 14
47	42 79	79 10	60 11	51 31	600 72	112 06	75 83	59 03
48	44 57	80 98	61 71	52 83	612 44	112 72	76 64	60 03
49	46 46	82 95	63 39	54 45	624 39	113 44	77 54	61 13
50	48 48	84 99	65 16	56 17	636 56	114 24	78 53	62 34
51	50 62	87 12	67 03	58 01	648 92	115 13	79 62	63 67
52	52 91	89 35	69 01	59 97	661 47	116 10	80 82	65 15
53	55 35	91 68	71 10	62 06	674 18	117 17	82 15	66 76
54	57 95	94 11	73 31	64 29	687 05	118 35	83 61	68 55
55	60 72	96 66	75 66	66 69	700 05	119 64	85 21	70 51
56	63 68	99 33	78 16	.....	713 16	121 06	86 99	.....
57	66 84	102 13	80 82	.....	726 37	122 63	88 94	.....
58	70 22	105 08	83 66	.....	739 66	124 36	91 09	.....
59	73 83	108 19	86 69	.....	753 02	126 26	93 46	.....
60	77 69	111 47	89 94	.....	766 40	128 35	96 07	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for Each \$1,000 Insurance (Nonparticipating).
 Adopted September, 1911.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	\$15 49	\$38 03	\$28 13	\$23 32	\$92 17	\$ 58 49	\$ 42 08
22	15 85	38 68	28 62	23 72	92 25	58 59	42 17
23	16 23	39 34	29 11	24 13	92 34	58 67	42 27
24	16 61	40 02	29 62	24 56	92 43	58 75	42 36
25	17 03	40 73	30 16	25 01	92 53	58 85	42 46
26	17 47	41 48	30 72	25 49	92 63	58 95	42 57
27	17 92	42 24	31 29	25 97	92 74	59 05	42 68
28	18 40	43 05	31 90	26 49	92 85	59 18	42 82
29	18 91	43 87	32 52	27 02	92 97	59 30	42 95
30	19 45	44 73	33 17	27 57	93 11	59 44	43 10
31	20 01	45 63	33 85	28 15	93 24	59 58	43 27
32	20 60	46 55	34 55	28 74	93 39	59 74	43 44
33	21 23	47 52	35 28	29 37	93 55	59 91	43 63
34	21 90	48 52	36 06	30 03	93 73	60 09	43 85
35	22 61	49 56	36 85	30 72	93 91	60 28	44 08
36	23 34	50 63	37 66	31 43	94 10	60 49	44 32
37	24 13	51 75	38 53	32 19	94 32	60 73	44 60
38	24 97	52 93	39 44	32 99	94 56	60 99	44 91
39	25 85	54 15	40 38	33 80	94 81	61 27	45 25
40	26 80	55 39	41 36	34 68	95 08	61 58	45 64
41	27 81	56 70	42 40	35 60	95 39	61 93	46 05
42	28 91	58 08	43 49	36 59	95 71	62 32	46 53
43	30 07	59 53	44 64	37 64	96 11	62 77	47 07
44	31 30	61 02	45 84	38 72	96 53	63 25	47 65
45	32 61	62 57	47 09	39 88	96 96	63 77	48 30
46	34 01	64 19	48 42	41 11	97 47	64 37	49 02
47	35 50	65 89	49 82	42 42	98 03	65 02	49 80
48	37 10	67 65	51 29	43 80	98 64	65 76	50 70
49	38 80	69 50	52 85	45 28	99 32	66 56	51 69
50	40 61	71 42	54 47	46 83	100 05	67 45	52 76
51	42 54	73 41	56 18	48 50	100 86	68 42	53 95
52	44 60	75 51	57 99	50 28	101 75	69 49	55 25
53	46 81	77 70	59 92	52 18	102 74	70 68	56 73
54	49 16	79 97	61 95	54 20	103 81	71 99	58 31
55	51 67	82 34	64 11	56 37	104 98	73 42	60 05
56	54 36	84 85	66 40	....	106 29	75 02	....
57	57 22	87 45	68 81	....	107 70	76 75	....
58	60 30	90 20	71 42	....	109 26	78 69	....
59	63 59	93 10	74 19	....	110 97	80 82	....
60	67 11	96 15	77 15	....	112 87	83 16	....

Paid-up, Extended Insurance, Cash and Loan Values same as under Participating Policies.

Largest Amount of Insurance written on a Single Life, \$40,000

Premiums for Each \$1,000 Insurance (Participating).

Adopted Jan. 1, 1908.

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Premiums.						Con- vertible Term Adopted June 1, 1912.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	
20	\$18 01	\$45 51	\$33 61	\$27 78	\$374 08		\$101 09	\$65 14	\$47 64	\$37 27	\$30 69	\$26 28	\$10 47
21	18 40	46 18	34 11	28 21	379 25		101 17	65 23	47 62	37 36	30 80	26 38	10 57
22	18 80	46 88	34 64	28 65	384 63		101 23	65 30	47 72	37 47	30 92	26 52	10 68
23	19 23	47 59	35 19	29 10	390 17		101 31	65 39	47 81	37 58	31 05	26 67	10 78
24	19 68	48 35	35 75	29 59	395 90		101 40	65 48	47 91	37 70	31 19	26 84	10 89
25	20 14	49 11	36 33	30 07	401 80		101 48	65 59	48 03	37 82	31 34	27 08	11 02
26	20 64	49 91	36 93	30 58	407 89		101 58	65 68	48 14	37 96	31 51	27 23	11 15
27	21 15	50 74	37 56	31 12	414 17		101 68	65 79	48 27	38 11	31 69	27 46	11 28
28	21 69	51 59	38 20	31 67	420 65		101 78	65 92	48 41	38 28	31 88	27 70	11 43
29	22 26	52 47	38 87	32 23	427 83		101 89	66 04	48 55	38 45	32 10	27 97	11 59
30	22 85	53 39	39 56	32 83	434 30		102 01	66 18	48 71	38 64	32 34	28 26	11 75
31	23 49	54 32	40 29	33 45	441 30		102 15	66 33	48 89	38 84	32 59	28 58	11 93
32	24 15	55 30	41 03	34 09	448 60		102 28	66 49	49 07	39 08	32 88	28 94	12 12
33	24 84	56 31	41 81	34 75	456 14		102 43	66 66	49 28	39 33	33 19	29 33	12 33
34	25 58	57 35	42 61	35 44	463 89		102 59	66 85	49 50	39 60	33 54	29 75	12 55
35	26 35	58 44	43 44	36 17	471 87		102 76	67 05	49 75	39 90	33 91	30 23	12 80
36	27 18	59 55	44 31	36 93	480 10		102 94	67 27	50 01	40 25	34 33	30 75	13 06
37	28 04	60 71	45 23	37 73	488 54		103 15	67 51	50 30	40 62	34 79	31 31	13 35
38	28 95	61 91	46 14	38 56	497 25		103 36	67 77	50 63	41 02	35 30	31 94	13 68
39	29 91	63 15	47 13	39 42	506 18		103 60	68 06	50 99	41 47	35 86	32 62	14 01
40	30 94	64 44	48 14	40 34	515 36		103 86	68 38	51 39	41 97	36 48	33 37	14 38
41	32 03	65 77	49 21	41 30	524 80		104 14	68 73	51 84	42 52	37 16	.....	14 79
42	33 18	67 17	50 32	42 30	534 48		104 45	69 13	52 33	43 13	37 91	.....	15 25
43	34 40	68 61	51 48	43 37	544 41		104 80	69 56	52 87	43 81	38 74	.....	15 75
44	35 70	70 11	52 70	44 50	554 61		105 19	70 04	53 48	44 55	39 65	.....	16 31
45	37 09	71 66	53 99	45 69	565 05		105 61	70 58	54 15	45 39	40 66	.....	16 95
46	38 55	73 28	55 33	46 95	575 73		106 09	71 18	54 88	46 30	.....	.....	17 66
47	40 11	74 98	56 75	48 29	586 65		106 62	71 84	55 70	47 31	.....	.....	18 46
48	41 79	76 74	58 24	49 72	597 81		107 21	72 58	56 63	48 43	.....	.....	19 36
49	43 56	78 59	59 81	51 22	609 17		107 86	73 39	57 64	49 67	.....	.....	20 38
50	45 45	80 51	61 47	52 83	620 74		108 59	74 30	58 76	51 08	.....	.....	21 49
51	47 46	82 50	63 21	54 55	632 48		109 39	75 29	59 98	.....	.....	.....	22 73
52	49 60	84 59	65 06	56 38	644 38		110 26	76 40	61 35	.....	.....	.....	24 09
53	51 89	86 76	67 01	58 33	656 44		111 24	77 61	62 85	.....	.....	.....	25 61
54	54 33	89 05	69 06	60 42	668 61		112 31	78 95	64 51	.....	.....	.....	27 28
55	56 93	91 42	71 27	62 66	680 91		113 49	80 45	66 32	.....	.....	.....	29 12
56	59 70	93 92	73 60	65 05	693 30		114 79	82 08	.....	.....	.....	.....	31 16
57	62 66	96 54	76 08	67 64	705 76		116 22	83 88	.....	.....	.....	.....	33 39
58	65 83	99 29	78 73	70 40	718 28		117 80	85 86	.....	.....	.....	.....	35 86
59	69 21	102 20	81 57	73 38	730 88		119 55	88 06	.....	.....	.....	.....	38 56
60	72 94	105 28	84 60	76 59	743 39		121 47	90 48	.....	.....	.....	.....	41 54
61	76 70	108 50	87 84	80 04	755 94		123 58	.....	.....	.....	.....	.....	.....
62	80 85	111 93	91 84	83 77	768 45		125 93	.....	.....	.....	.....	.....	.....
63	85 29	115 58	95 09	87 81	780 91		128 51	.....	.....	.....	.....	.....	.....
64	90 05	119 46	99 13	92 17	793 29		131 36	.....	.....	.....	.....	.....	.....
65	95 14	123 60	103 48	96 90	805 56		134 49	.....	.....	.....	.....	.....	.....

For semi-annual rates add 2 per cent and divide by 2; for quarterly rates add 3 per cent and divide by 4. Any fraction of a cent in the result is to be taken as one cent.

Premium Rates (Participating) for *\$50.00 Annual Income to Beneficiary
During Life, with 20 Payments Certain.

American 3% Reserve.

Commuted Value, \$766.19.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20 YEAR ENDOWMENT.				
	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
20	\$15 92	\$15 09	\$14 41	\$13 98	\$13 80	\$24 29	\$23 01	\$22 02	\$21 47	\$21 28	\$49 81	\$47 22	\$45 66	\$45 05	\$44 85
21	16 26	15 42	14 71	14 28	14 10	24 67	23 37	22 35	21 80	21 61	49 58	46 90	45 31	44 69	44 49
22	16 60	15 74	15 02	14 58	14 40	25 05	23 72	22 70	22 14	21 95	49 36	46 58	44 94	44 31	44 11
23	16 97	16 08	15 36	14 91	14 73	25 45	24 09	23 06	22 49	22 30	49 15	46 28	44 58	43 94	43 74
24	17 37	16 45	15 71	15 26	15 08	25 87	24 48	23 44	22 87	22 67	48 96	45 99	44 23	43 58	43 38
25	17 77	16 82	16 07	15 61	15 43	26 30	24 87	23 82	23 24	23 04	48 78	45 71	43 89	43 23	43 03
26	18 20	17 22	16 46	15 99	15 81	26 76	25 29	24 22	23 63	23 43	48 59	45 42	43 58	42 87	42 67
27	18 65	17 64	16 88	16 39	16 20	27 23	25 73	24 63	24 05	23 84	48 42	45 15	43 24	42 54	42 34
28	19 14	18 09	17 28	16 81	16 62	27 73	26 19	25 07	24 48	24 27	48 29	44 92	42 95	42 23	42 03
29	19 64	18 56	17 74	17 26	17 06	28 23	26 65	25 51	24 90	24 69	48 16	44 69	42 66	41 93	41 72
30	20 17	19 05	18 20	17 71	17 51	28 77	27 14	25 98	25 36	25 15	48 05	44 48	42 39	41 65	41 43
31	20 75	19 58	18 71	18 20	18 00	29 35	27 66	26 48	25 84	25 63	47 98	44 32	42 16	41 40	41 18
32	21 33	20 12	19 23	18 71	18 50	29 94	28 20	26 98	26 34	26 12	47 93	44 17	41 94	41 16	40 94
33	21 96	20 69	19 77	19 24	19 03	30 57	28 76	27 51	26 85	26 63	47 91	44 07	41 77	40 96	40 74
34	22 66	21 31	20 36	19 81	19 60	31 22	29 34	28 05	27 38	27 15	47 94	44 00	41 63	40 79	40 57
35	23 38	21 98	20 97	20 40	20 19	31 94	29 97	28 63	27 94	27 71	48 00	43 97	41 51	40 65	40 43
36	24 17	22 67	21 63	21 04	20 83	32 69	30 64	29 26	28 54	28 30	48 11	43 97	41 43	40 55	40 32
37	24 98	23 40	22 39	21 70	21 48	33 47	31 33	29 90	29 15	28 91	48 28	44 03	41 41	40 51	40 27
38	25 86	24 18	23 04	22 41	22 18	34 30	32 08	30 56	29 79	29 54	48 48	44 11	41 41	40 50	40 25
39	26 78	25 01	23 51	23 16	22 92	35 15	32 82	31 25	30 45	30 20	48 74	44 27	41 52	40 56	40 30
40	27 78	25 91	24 63	23 98	23 71	36 08	33 63	31 99	31 17	30 91	49 06	44 48	41 64	40 65	40 38
41	28 84	26 86	25 50	24 79	24 54	37 06	34 47	32 76	31 91	31 64	49 47	44 78	41 85	40 83	40 55
42	29 98	27 87	26 43	25 68	25 42	38 10	35 38	33 57	32 69	32 41	49 91	45 12	42 09	41 04	40 75
43	31 20	28 95	27 42	26 64	26 36	39 21	36 34	34 45	33 53	33 23	50 42	45 54	42 41	41 32	41 02
44	32 49	30 10	28 47	27 64	27 35	40 39	37 38	35 38	34 41	34 10	51 03	46 05	42 82	41 69	41 37
45	33 92	31 34	29 61	28 78	28 42	41 65	38 48	36 37	35 34	35 01	51 70	46 64	43 30	42 12	41 78
46	35 42	32 66	30 81	29 86	29 54	43 00	39 65	37 42	36 32	35 97	52 44	47 80	43 86	42 62	42 26
47	37 01	34 08	32 08	31 07	30 73	44 43	40 90	38 54	37 37	37 00	53 28	48 05	44 50	43 20	42 82
48	38 75	36 62	33 47	32 38	32 02	45 96	42 24	39 73	38 48	38 09	54 23	48 91	45 26	43 88	43 48
49	40 58	37 24	34 94	33 76	33 38	47 59	43 67	40 97	39 65	39 24	55 28	49 86	46 11	44 64	44 22
50	42 55	38 99	36 49	35 23	34 82	49 35	45 23	42 34	40 92	40 48	56 45	50 92	47 06	45 49	45 06
51	44 65	40 87	38 16	36 80	36 36	51 23	46 88	43 79	42 27	41 80	57 74	52 08	48 11	46 44	45 97
52	46 91	42 89	39 96	38 47	38 00	53 24	48 66	45 35	43 70	43 20	59 22	53 43	49 30	47 52	47 02
53	49 34	45 06	41 88	40 27	39 76	55 37	50 55	47 01	45 23	44 69	60 83	54 91	50 60	48 70	48 16
54	51 94	47 36	43 95	42 18	41 63	57 66	52 56	48 79	46 86	46 29	62 65	56 56	52 05	50 01	49 43
55	54 73	49 88	46 14	44 22	43 62	60 13	54 74	50 71	48 64	48 01	64 64	58 35	53 62	51 44	50 81
56	57 70	52 47	48 49	46 40	45 74	62 77	57 07	52 75	50 58	49 84	.....	.....	.....	.....	.....
57	60 90	55 82	51 01	48 74	48 01	65 64	59 62	54 99	52 59	51 83	.....	.....	.....	.....	.....
58	64 32	58 39	53 73	51 23	50 44	68 71	62 34	57 39	54 76	53 94	.....	.....	.....	.....	.....
59	67 98	61 67	56 63	53 90	53 06	72 01	65 31	59 98	57 12	56 22	.....	.....	.....	.....	.....
60	71 91	65 22	59 77	56 77	55 81	75 56	68 52	62 78	59 67	58 68	.....	.....	.....	.....	.....
61	76 12	69 01	63 12	59 84	58 77	79 39	71 97	65 82	62 41	61 33	.....	.....	.....	.....	.....
62	80 64	73 09	66 72	63 13	61 95	83 52	75 69	69 09	65 37	64 18	.....	.....	.....	.....	.....
63	85 49	77 47	70 60	66 65	65 35	87 99	79 72	72 54	68 59	67 28	.....	.....	.....	.....	.....
64	90 71	82 19	74 76	70 44	69 00	92 82	84 10	76 43	72 07	70 62	.....	.....	.....	.....	.....
65	96 30	87 26	79 24	74 50	72 90	98 06	88 33	80 66	75 85	74 24	.....	.....	.....	.....	.....

*This company does not publish rates for \$10.00 Monthly Income Policy.

Contract provides that equivalent of each \$100 of Annual payment may be made in Monthly Instalments of \$8.45.

Largest Amount of Insurance it will write on a Single Life, * "Indefinite." Premiums for each \$1,000 Insurance (Participating).

Adopted September 1, 1915.

Age at Issue	LIFE						ENDOWMENT—Continuous Annual Premiums					ENDOWMENT 10 Annual Premiums		20-Premiums 30-Y'r Endowment
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	
18	85	45	38	28	24	22	103	66	48	37	31	90	80	39
19	85	45	38	28	24	22	103	66	48	37	31	90	80	39
20	85	45	38	28	24	22	103	66	48	37	31	90	80	39
21	85	45	38	28	24	22	103	66	48	37	31	90	80	39
22	85	45	38	28	24	22	103	66	48	37	31	90	80	39
23	85	45	38	28	24	22	103	66	48	37	31	90	80	39
24	85	45	38	28	24	22	103	66	48	37	31	90	80	39
25	85	45	38	28	24	22	103	66	48	37	31	90	80	39
26	85	45	38	28	24	22	103	66	48	37	31	90	80	39
27	85	45	38	28	24	22	103	66	48	37	31	90	80	39
28	85	45	38	28	24	22	103	66	48	37	31	90	80	39
29	85	45	38	28	24	22	103	66	48	37	31	90	80	39
30	85	45	38	28	24	22	103	66	48	37	31	90	80	39
31	85	45	38	28	24	22	103	66	48	37	31	90	80	39
32	85	45	38	28	24	22	103	66	48	37	31	90	80	39
33	85	45	38	28	24	22	103	66	48	37	31	90	80	39
34	85	45	38	28	24	22	103	66	48	37	31	90	80	39
35	85	45	38	28	24	22	103	66	48	37	31	90	80	39
36	85	45	38	28	24	22	103	66	48	37	31	90	80	39
37	85	45	38	28	24	22	103	66	48	37	31	90	80	39
38	85	45	38	28	24	22	103	66	48	37	31	90	80	39
39	85	45	38	28	24	22	103	66	48	37	31	90	80	39
40	85	45	38	28	24	22	103	66	48	37	31	90	80	39
41	85	45	38	28	24	22	103	66	48	37	31	90	80	39
42	85	45	38	28	24	22	103	66	48	37	31	90	80	39
43	85	45	38	28	24	22	103	66	48	37	31	90	80	39
44	85	45	38	28	24	22	103	66	48	37	31	90	80	39
45	85	45	38	28	24	22	103	66	48	37	31	90	80	39
46	85	45	38	28	24	22	103	66	48	37	31	90	80	39
47	85	45	38	28	24	22	103	66	48	37	31	90	80	39
48	85	45	38	28	24	22	103	66	48	37	31	90	80	39
49	85	45	38	28	24	22	103	66	48	37	31	90	80	39
50	85	45	38	28	24	22	103	66	48	37	31	90	80	39
51	85	45	38	28	24	22	103	66	48	37	31	90	80	39
52	85	45	38	28	24	22	103	66	48	37	31	90	80	39
53	85	45	38	28	24	22	103	66	48	37	31	90	80	39
54	85	45	38	28	24	22	103	66	48	37	31	90	80	39
55	85	45	38	28	24	22	103	66	48	37	31	90	80	39
56	85	45	38	28	24	22	103	66	48	37	31	90	80	39
57	85	45	38	28	24	22	103	66	48	37	31	90	80	39
58	85	45	38	28	24	22	103	66	48	37	31	90	80	39
59	85	45	38	28	24	22	103	66	48	37	31	90	80	39
60	85	45	38	28	24	22	103	66	48	37	31	90	80	39
61	85	45	38	28	24	22	103	66	48	37	31	90	80	39
62	85	45	38	28	24	22	103	66	48	37	31	90	80	39
63	85	45	38	28	24	22	103	66	48	37	31	90	80	39
64	85	45	38	28	24	22	103	66	48	37	31	90	80	39
65	85	45	38	28	24	22	103	66	48	37	31	90	80	39
66	85	45	38	28	24	22	103	66	48	37	31	90	80	39
67	85	45	38	28	24	22	103	66	48	37	31	90	80	39
68	85	45	38	28	24	22	103	66	48	37	31	90	80	39
69	85	45	38	28	24	22	103	66	48	37	31	90	80	39
70	85	45	38	28	24	22	103	66	48	37	31	90	80	39
71	85	45	38	28	24	22	103	66	48	37	31	90	80	39
72	85	45	38	28	24	22	103	66	48	37	31	90	80	39
73	85	45	38	28	24	22	103	66	48	37	31	90	80	39
74	85	45	38	28	24	22	103	66	48	37	31	90	80	39
75	85	45	38	28	24	22	103	66	48	37	31	90	80	39
76	85	45	38	28	24	22	103	66	48	37	31	90	80	39
77	85	45	38	28	24	22	103	66	48	37	31	90	80	39
78	85	45	38	28	24	22	103	66	48	37	31	90	80	39
79	85	45	38	28	24	22	103	66	48	37	31	90	80	39
80	85	45	38	28	24	22	103	66	48	37	31	90	80	39
81	85	45	38	28	24	22	103	66	48	37	31	90	80	39
82	85	45	38	28	24	22	103	66	48	37	31	90	80	39
83	85	45	38	28	24	22	103	66	48	37	31	90	80	39
84	85	45	38	28	24	22	103	66	48	37	31	90	80	39
85	85	45	38	28	24	22	103	66	48	37	31	90	80	39
86	85	45	38	28	24	22	103	66	48	37	31	90	80	39
87	85	45	38	28	24	22	103	66	48	37	31	90	80	39
88	85	45	38	28	24	22	103	66	48	37	31	90	80	39
89	85	45	38	28	24	22	103	66	48	37	31	90	80	39
90	85	45	38	28	24	22	103	66	48	37	31	90	80	39
91	85	45	38	28	24	22	103	66	48	37	31	90	80	39
92	85	45	38	28	24	22	103	66	48	37	31	90	80	39
93	85	45	38	28	24	22	103	66	48	37	31	90	80	39
94	85	45	38	28	24	22	103	66	48	37	31	90	80	39
95	85	45	38	28	24	22	103	66	48	37	31	90	80	39
96	85	45	38	28	24	22	103	66	48	37	31	90	80	39
97	85	45	38	28	24	22	103	66	48	37	31	90	80	39
98	85	45	38	28	24	22	103	66	48	37	31	90	80	39
99	85	45	38	28	24	22	103	66	48	37	31	90	80	39
100	85	45	38	28	24	22	103	66	48	37	31	90	80	39

For Policies containing Disability Benefit rider addition of 25 cents to \$2.20 per \$1,000 is made according to age of insured and form of policy.

*All above \$50,000 is reinsured.

For semi-annual rates, add 3 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4.

(Limit *Indefinite)

Extra Annual Premiums to provide for Waiver of Premiums and Payment
of Policy in Ten Annual Instalments in Event of Permanent Disability
of Insured before attaining age of 60 for \$1,000.

Om. (5) 8%

Adopted September 1, 1915

Age	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
20	\$0 35	\$0 70	\$0 55	\$0 45	\$0 25	\$0 25	\$0 25	\$0 25	\$0 25
21	35	70	55	45	25	25	25	25	25
22	40	75	55	50	25	25	25	25	25
23	40	75	60	50	25	25	25	25	30
24	45	80	60	55	25	25	25	30	30
25	45	80	60	55	25	25	25	30	30
26	45	80	60	55	25	25	25	30	35
27	50	85	65	55	25	25	30	35	35
28	50	85	65	60	30	30	30	35	40
29	55	90	70	60	30	30	35	40	40
30	55	90	70	60	30	30	35	40	45
31	55	90	70	60	30	30	35	45	50
32	60	95	75	65	30	35	40	45	50
33	60	95	75	65	35	35	40	50	55
34	65	1 00	80	70	35	40	45	50	55
35	65	1 00	80	70	35	40	45	55	60
36	70	1 05	80	75	40	45	50	60	65
37	75	1 05	85	75	40	50	55	65	70
38	75	1 10	85	80	45	50	55	65	70
39	80	1 10	90	80	45	55	60	70	75
40	85	1 15	90	85	50	60	65	75	80
41	90	1 20	95	90	55	65	70	80	85
42	95	1 20	1 00	95	60	70	75	85	90
43	1 00	1 25	1 00	1 00	60	75	80	90	95
44	1 05	1 25	1 05	1 05	65	80	85	95	1 00
45	1 10	1 30	1 10	1 10	70	85	95	1 05	1 05
46	1 15	1 35	1 15	1 15	75	95	1 05	1 15	.....
47	1 20	1 40	1 20	1 20	80	1 05	1 15	1 25	.....
48	1 30	1 40	1 30	1 30	90	1 15	1 25	1 30	.....
49	1 40	1 45	1 40	1 40	1 00	1 25	1 35	1 40	.....
50	1 50	1 50	1 50	1 50	1 10	1 35	1 45	1 50	.....
51	1 60	1 60	1 60	1 60	1 20	1 45	1 55	.....	.....
52	1 75	1 75	1 75	1 75	1 35	1 60	1 70	.....	.....
53	1 90	1 90	1 90	1 90	1 50	1 75	1 85	.....	.....
54	2 05	2 05	2 05	2 05	1 70	1 90	2 00	.....	.....
55	2 20	2 20	2 20	2 20	1 90	2 05	2 15	.....	.....

For semi-annual rates, multiply by 1.04 and divide by 2.

For quarterly rates, multiply by 1.08 and divide by 4.

*All above \$50,000 reinsured. See latter part of book for Term Rates.

Largest Amount of Nonparticipating Insurance it will write on a
Single Life *"Indefinite." Premiums for Each \$1,000.
(Nonparticipating.)

ADOPTED JULY, 1912.												Add'd Sep., '11	
Age at Issue	LIFE						ENDOWMENT—Continuous Annual Premiums					Term Assurance	
	Contin'us Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	5 Years Convertible in 5 Years	10 Years Convertible in 10 Years
14	80	36 60	27 10	22 40	19 75	18 05	91 30	57 85	41 50	32 05	26 05	9 05	10 25
15	15	37 20	27 50	22 80	20 05	18 35	91 35	57 85	41 55	32 10	26 15	9 10	10 35
15	50	37 80	27 95	23 15	20 40	18 65	91 40	57 95	41 65	32 20	26 25	9 15	10 50
15	85	38 45	28 45	23 55	20 75	19 00	91 45	58 00	41 70	32 30	26 35	9 25	10 60
16	20	39 05	28 90	24 00	21 15	19 30	91 45	58 05	41 75	32 35	26 45	9 35	10 75
16	60	39 75	29 45	24 40	21 50	19 70	91 55	58 10	41 85	32 50	26 55	9 45	10 90
17	00	40 45	29 95	24 85	21 90	20 05	91 60	58 20	41 95	32 55	26 70	9 55	11 05
17	45	41 15	30 50	25 30	22 35	20 45	91 65	58 25	42 00	32 65	26 80	9 65	11 25
17	90	41 90	31 05	25 80	22 75	20 85	91 70	58 35	42 10	32 80	27 00	9 80	11 45
18	40	42 70	31 65	26 30	23 20	21 30	91 80	58 40	42 20	32 90	27 15	9 95	11 65
18	90	43 50	32 25	26 80	23 70	21 75	91 85	58 55	42 35	33 10	27 35	10 10	11 90
19	45	44 35	32 90	27 35	24 20	22 20	91 95	58 60	42 45	33 25	27 55	10 25	12 10
20	00	45 20	33 55	27 90	24 70	22 70	92 05	58 75	42 60	33 40	27 75	10 45	12 40
20	60	46 10	34 25	28 50	25 25	23 25	92 15	58 85	42 75	33 60	28 00	10 65	12 70
21	20	47 05	34 95	29 10	25 80	23 80	92 25	59 00	42 95	33 80	28 30	10 85	13 05
25	1 90	48 00	35 70	29 75	26 40	24 40	92 35	59 15	43 10	34 05	28 60	11 10	13 40
26	2 60	49 00	36 45	30 45	27 05	25 00	92 50	59 30	43 30	34 35	28 95	11 35	13 80
27	3 35	50 05	37 25	31 15	27 70	25 65	92 65	59 45	43 55	34 65	29 35	11 60	14 20
28	4 15	51 15	38 10	31 90	28 40	26 35	92 80	59 65	43 80	34 95	29 80	11 90	14 65
29	4 95	52 25	39 00	32 65	29 15	27 10	92 95	59 90	44 10	35 35	30 25	12 25	15 20
30	5 85	53 45	39 90	33 45	29 90	27 85	93 15	60 15	44 40	35 75	30 75	12 75	15 85
31	80	54 65	40 85	34 30	30 75	28 70	93 35	60 40	44 75	36 20	31 35	13 30	16 60
32	80	55 90	41 85	35 20	31 60	29 60	93 55	60 70	45 15	36 70	31 95	13 85	17 40
33	85	57 25	42 90	36 15	32 55	30 55	93 80	61 05	45 60	37 30	32 70	14 50	18 25
34	00	58 60	44 00	37 15	33 50	31 55	94 10	61 40	46 10	37 90	33 50	15 30	19 25
35	1 20	60 05	45 15	38 25	34 60	32 60	94 45	61 85	46 65	38 60	34 35	16 20	20 30
36	45	61 50	46 40	39 35	35 70	33 80	94 80	62 35	47 25	39 40	35 30	17 15	21 45
37	85	63 05	47 65	40 55	36 90	35 05	95 20	62 85	47 95	40 25	36 35	18 20	22 70
38	25	64 65	49 00	41 85	38 20	36 35	95 65	63 45	48 70	41 25	37 50	19 35	24 05
39	80	66 35	50 40	43 20	39 55	37 80	96 15	64 15	49 60	42 30	38 75	20 60	25 55
40	50	68 10	51 90	44 60	41 00	39 35	96 75	64 90	50 55	43 45	40 15	21 90	27 15
41	25	69 95	53 50	46 15	42 60	.....	97 40	65 70	51 60	44 75	.....	23 40	28 90
42	10	71 85	55 15	47 75	44 30	.....	98 10	66 60	52 75	46 20	.....	25 00	30 85
43	15	73 85	56 90	49 50	46 10	.....	98 90	67 65	54 05	47 75	.....	26 75	32 95
44	25	75 90	58 75	51 35	48 05	.....	99 75	68 80	55 45	49 45	.....	28 60	35 25
45	55	78 10	60 70	53 35	50 10	.....	100 70	70 05	57 05	51 30	.....	30 65	37 75
46	00	80 35	62 80	55 50	.....	.....	101 80	71 40	58 75	.....	.....	.....	.....
47	30	82 75	65 00	57 75	.....	.....	102 95	72 95	60 65	.....	.....	.....	.....
48	35	85 20	67 40	60 20	.....	.....	104 25	74 65	62 75	.....	.....	.....	.....
49	35	87 85	69 90	62 85	.....	.....	105 75	76 55	65 05	.....	.....	.....	.....
50	62 50	90 60	72 60	65 70	.....	.....	107 35	78 60	67 55	.....	.....	.....	.....

For policies with Disability Benefit rider addition of 25c to \$2.20 per \$1,000 is made according to age of insured and form of policy.

*All above \$50,000 is reinsured.

For semi-annual rates, add 3 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

Hm. 8% Reserve.

Commuted Value. \$1,750.00

MS LIFE.										Reduced Prem.
Beneficiary.										
20	\$38 25	\$36 80	\$34 65	\$33 60	\$33 20	\$56 35	\$53 25	\$50 85	\$49 55	\$49 10
21	39 05	37 05	35 35	34 30	33 90	57 20	54 10	51 65	50 35	49 90
22	39 90	37 85	36 15	35 10	34 65	58 15	55 00	52 55	51 20	50 75
23	40 90	38 75	37 05	36 00	35 55	59 15	55 90	53 45	52 10	51 65
24	41 80	39 60	37 85	36 75	36 35	60 25	56 95	54 45	53 10	52 60
25	42 80	40 50	38 75	37 65	37 20	61 25	57 85	55 35	53 95	53 50
26	43 85	41 55	39 75	38 60	38 15	62 45	58 95	56 40	55 00	54 55
27	45 00	42 55	40 70	39 60	39 15	63 60	60 00	57 40	56 00	55 50
28	46 15	43 65	41 75	40 65	40 20	64 90	61 20	58 55	57 10	56 65
29	47 40	44 80	42 85	41 70	41 25	66 10	62 35	59 65	58 15	57 70
30	48 70	46 05	44 05	42 85	42 35	67 45	63 60	60 80	59 35	58 80
31	50 05	47 25	45 20	44 00	43 50	68 80	64 80	62 00	60 45	59 95
32	51 50	48 60	46 45	45 20	44 75	70 35	66 25	63 35	61 80	61 25
33	53 05	50 00	47 80	46 55	46 05	71 90	67 80	64 80	63 00	62 50
34	54 75	51 55	49 25	47 95	47 45	73 55	69 05	66 95	64 35	63 80
35	56 45	53 10	50 70	49 35	48 85	75 30	70 60	67 40	65 75	65 20
36	58 30	54 75	52 25	50 85	50 35	77 05	72 20	68 90	67 15	66 60
37	60 25	56 50	53 90	52 45	51 90	79 00	73 85	70 45	68 65	68 10
38	62 35	58 35	55 60	54 10	53 55	81 09	75 65	72 10	70 25	69 65
39	64 55	60 30	57 45	55 90	55 30	83 05	77 50	73 75	71 85	71 25
40	66 90	62 40	59 35	57 75	57 15	85 25	79 40	75 50	73 55	72 90
41	69 45	64 70	61 45	59 75	59 15	87 65	81 50	77 40	75 40	74 75
42	72 05	67 00	63 60	61 80	61 20	90 15	83 65	79 35	77 25	76 60
43	74 90	69 55	65 90	64 00	63 35	92 75	85 95	81 40	79 20	78 50
44	77 90	72 20	68 35	66 35	65 65	95 50	88 35	83 60	81 25	80 50
45	81 20	75 05	70 95	68 80	68 10	98 45	90 90	85 85	83 40	82 60
46	84 65	78 05	73 65	71 40	70 65	101 55	93 55	88 25	85 65	84 80
47	88 35	81 35	76 55	74 15	73 35	104 90	96 45	90 85	88 05	87 15
48	92 20	84 75	79 60	77 00	76 15	108 40	99 50	93 50	90 55	89 60
49	96 40	88 45	82 90	80 10	79 20	112 15	102 30	96 40	93 25	92 25
50	100 80	92 30	86 35	83 35	82 35	116 10	106 25	99 40	96 00	94 95
51	105 55	96 50	90 10	86 80	85 75	120 35	110 00	102 60	98 95	97 85
52	110 60	101 00	94 05	90 50	89 35	124 85	113 90	106 05	102 10	100 90
53	115 95	105 75	98 20	94 35	93 10	129 60	118 10	109 65	105 40	104 15
54	121 75	110 80	102 65	98 45	97 15	134 75	122 60	113 60	109 05	107 65
55	127 90	116 25	107 45	103 90	101 45	140 25	127 35	117 75	112 80	111 30
56	134 50	122 05	112 55	107 55	106 00					
57	141 55	128 25	117 95	112 55	110 80					
58	149 05	134 90	123 80	117 85	115 95					
59	157 05	142 00	130 00	123 45	121 40					
60	165 55	149 60	136 60	129 45	127 15					

CAPITOL LIFE INS. CO., DENVER, COLO:

Largest Amount of Insurance it will write on a Single Life, Premiums for Each \$1,000 Insurance (Participating). Adopted March

Including Premium Waiver and Disability Benefit.										
Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.			Renewable	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.
20	.....	\$46 91	\$35 18	.....	.....	\$106 70	\$67 97	.....	.....	.....
21	19 57	47 62	35 71	29 77	\$350	106 79	68 08	49 95	\$13 07	\$13 27
22	20 00	48 36	36 26	30 23	355	106 88	68 20	50 06	13 27	13 46
23	24 45	49 13	36 83	30 70	361	106 97	68 32	50 18	13 37	13 66
24	20 92	49 93	37 43	31 19	367	106 06	68 44	50 30	13 56	13 86
25	21 41	50 75	38 05	31 70	373	106 16	68 56	50 42	13 76	14 06
26	21 93	51 60	38 69	32 23	379	106 26	68 69	50 55	13 96	14 26
27	22 48	52 48	39 35	32 79	386	106 37	68 83	50 69	14 16	14 45
28	23 06	53 40	40 04	33 37	393	106 48	68 97	50 84	14 35	14 75
29	23 66	54 36	40 75	33 97	400	106 59	69 12	50 99	14 65	15 05
30	24 29	55 35	41 49	34 59	407	106 71	69 28	51 16	14 85	15 34
31	24 94	56 37	42 26	35 24	415	106 83	69 45	51 34	15 15	15 64
32	25 62	57 43	43 06	35 92	423	106 96	69 62	51 54	15 44	16 04
33	26 34	58 53	43 90	36 63	431	107 09	69 80	51 75	15 74	16 33
34	27 09	59 68	44 77	37 37	439	107 22	70 00	51 98	16 14	16 83
35	27 88	60 87	45 68	38 14	448	107 36	70 23	52 22	16 53	17 23
36	28 72	62 10	46 62	38 98	457	107 51	70 48	52 50	16 93	17 72
37	29 62	63 37	47 59	39 87	467	107 67	70 76	52 81	17 42	18 31
38	30 57	64 69	48 60	40 81	477	107 85	71 07	53 16	17 92	18 91
39	31 58	66 06	49 64	41 78	487	108 05	71 41	53 57	18 41	19 60
40	32 64	67 48	50 73	42 81	497	108 28	71 78	54 03	19 01	20 36
41	33 76	68 95	51 87	43 87	508	108 55	72 18	54 54	19 70	21 16
42	34 96	70 47	53 07	45 02	519	108 86	72 61	55 16	20 39	22 16
43	36 25	72 05	54 33	46 20	530	109 21	73 07	55 72	21 28	23 17
44	37 62	73 69	55 66	47 46	542	109 60	73 57	56 39	22 18	24 28
45	39 08	75 40	57 04	48 78	552	110 03	74 13	57 12	23 17	25 54
46	40 64	77 18	58 48	50 18	566	110 49	74 76	57 92	24 25	26 93
47	42 30	79 03	59 99	51 66	578	110 99	75 48	58 80	25 54	28 41
48	44 07	80 96	61 59	53 24	591	111 54	76 29	59 77	26 93	30 20
49	45 94	82 96	63 28	54 90	604	112 15	77 20	60 84	28 51	31 96
50	47 93	85 04	65 06	56 66	618	112 83	78 21	62 01	30 19	34 06
51	50 05	87 20	66 93	58 53	631	113 59	79 31	63 30	31 98	36 23
52	52 31	89 45	68 89	60 50	645	114 44	80 50	64 73	34 06	38 71
53	54 73	91 79	70 95	62 60	660	115 39	81 78	66 31	37 33	41 36
54	57 23	94 21	73 12	64 85	674	116 46	83 19	68 06	38 81	44 28
55	60 12	96 72	75 41	67 24	689	117 64	84 74	70 09	41 48	47 42
56	63 11	99 33	77 84	69 79	703	118 95	86 55	72 31	44 45	50 89
57	66 30	102 05	80 43	72 51	718	120 41	88 35	74 72	47 52	54 63
58	69 69	104 90	83 20	75 44	734	122 05	90 49	77 33	51 18	58 71
59	73 29	107 92	86 16	78 57	749	123 90	92 92	80 14	55 04	63 16
60	77 11	111 15	89 33	81 92	764	125 97	95 64	83 14	59 30	67 91

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for Each \$1,000 Insurance (Nonparticipating). Adopted March, 1910.

Age at Issue.	LIFE.				ENDOWMENT Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	\$15 84	\$38 41	\$28 50	\$23 67	\$93 83	\$50 50	\$42 90
22	16 19	39 03	28 97	24 07	93 89	50 65	42 97
23	16 57	39 68	29 46	24 48	93 95	50 72	43 04
24	16 96	40 35	29 96	24 90	94 01	50 79	43 12
25	17 37	41 05	30 49	25 35	94 07	50 86	43 21
26	17 80	41 77	31 03	25 81	94 14	50 94	43 31
27	18 26	42 52	31 60	26 29	94 21	60 03	43 41
28	18 73	43 30	32 19	26 79	94 29	60 12	43 52
29	19 24	44 11	32 80	27 31	94 38	60 22	43 63
30	19 77	44 94	33 44	27 86	94 47	60 33	43 76
31	20 33	45 81	34 10	28 42	94 56	60 44	43 90
32	20 92	46 71	34 79	29 01	94 67	60 57	44 06
33	21 54	47 65	35 50	29 63	94 78	60 71	44 23
34	22 20	48 62	36 25	30 27	94 91	60 85	44 41
35	22 89	49 63	37 02	30 94	95 04	61 02	44 62
36	23 63	50 67	37 83	31 65	95 18	61 19	44 84
37	24 41	51 76	38 67	32 38	95 34	61 39	45 09
38	25 23	52 89	39 55	33 16	95 52	61 61	45 37
39	26 10	54 06	40 46	33 97	95 70	61 85	45 68
40	27 03	55 27	41 42	34 82	95 91	62 12	46 03
41	28 01	56 54	42 41	35 71	96 14	62 41	46 41
42	29 05	47 85	43 46	36 66	96 39	62 75	46 84
43	30 16	59 22	44 56	37 65	96 68	63 12	47 31
44	31 34	60 64	45 71	38 71	97 00	63 53	47 84
45	32 60	62 13	46 91	39 82	97 35	63 99	48 44
46	33 94	63 68	48 19	41 00	97 75	64 51	49 10
47	35 36	65 29	49 52	42 25	98 20	65 09	49 83
48	36 88	66 98	50 93	43 59	98 70	65 74	50 65
49	38 51	68 73	52 41	45 00	99 26	66 46	51 56
50	40 23	70 57	53 97	46 51	99 89	67 26	52 57
51	42 07	72 48	55 62	48 11	100 58	68 15	53 68
52	44 04	74 47	57 36	49 81	101 34	69 13	54 92
53	46 13	76 55	59 20	51 63	102 19	70 21	56 28
54	48 36	78 72	61 14	53 58	103 13	71 42	57 78
55	50 75	80 99	63 20	55 67	104 17	72 75	59 43
56	53 29	83 37	65 39	57 90	105 31	74 22	61 26
57	56 01	85 86	67 72	60 29	106 58	75 85	63 26
58	58 92	88 47	70 20	62 86	107 98	77 64	65 47
59	62 03	91 22	72 85	65 63	109 53	79 63	67 88
60	65 35	94 12	75 68	68 60	111 24	81 82	70 53

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

ANNUITY RATES.

Age Last Birthday	MALE				FEMALE			
	Price of \$100 Annuity		Annuity Purchased by \$1,000		Price of \$100 Annuity		Annuity Purchased by \$1,000	
	\$100 Annually	\$50 Semi-Annually	Annual Payment	Semi-Annual Payment	\$100 Annually	\$50 Semi-Annually	Annual Payment	Semi-Annual Payment
45	\$1,556	\$1,582	\$64 27	\$31 61	\$1,680	\$1,706	\$59 52	\$29 30
46	1,527	1,553	65 49	32 20	1,652	1,678	60 53	29 79
47	1,498	1,524	66 76	32 81	1,623	1,649	61 61	30 32
48	1,467	1,493	68 17	33 49	1,592	1,618	62 81	30 90
49	1,436	1,462	69 64	34 20	1,560	1,586	64 10	31 52
50	1,405	1,431	71 17	34 94	1,527	1,553	65 49	32 20
51	1,372	1,398	72 89	35 76	1,493	1,519	66 98	32 92
52	1,338	1,364	74 74	36 65	1,459	1,485	68 54	33 67
53	1,304	1,330	76 62	37 59	1,426	1,452	70 13	34 44
54	1,271	1,297	78 68	38 55	1,393	1,419	71 79	35 24
55	1,236	1,262	80 91	39 62	1,362	1,388	73 42	36 02
56	1,201	1,227	83 26	40 75	1,330	1,356	75 19	36 87
57	1,166	1,192	85 76	41 95	1,296	1,322	77 16	37 82
58	1,131	1,157	88 42	43 22	1,261	1,287	79 30	38 85
59	1,095	1,121	91 32	44 60	1,225	1,251	81 63	39 97
60	1,060	1,086	94 34	46 04	1,188	1,214	84 18	41 19
61	1,025	1,051	97 56	47 57	1,150	1,176	86 96	42 52
62	990	1,016	101 01	49 21	1,113	1,139	89 85	43 89
63	955	981	104 71	50 97	1,075	1,101	93 02	45 41
64	921	947	108 58	52 80	1,037	1,063	96 43	47 04
65	887	913	112 74	54 76	1,000	1,026	100 00	48 73
66	855	881	116 96	56 75	959	985	104 28	50 76
67	823	849	121 51	58 89	921	947	108 58	52 79
68	794	820	125 94	60 97	885	911	112 99	54 88
69	765	791	130 72	63 21	850	876	117 65	57 08
70	739	765	135 32	65 36	816	842	122 55	59 38
71	713	739	140 25	67 65	784	810	127 55	61 72
72	689	715	145 14	69 93	755	781	132 45	64 02
73	655	691	150 38	72 36	728	754	137 36	66 31
74	642	668	155 76	74 85	702	728	142 45	68 68
75	620	646	161 29	77 40	677	703	147 71	71 12

The first annuity payment is due at the end of one year, or at the end of six months respectively, according as the annual or semi-annual form is selected.

602 CENTRAL LIFE ASSURANCE SOCIETY, DES MOINES, IA.

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for Each \$1,000 Insurance (Nonparticipating).

Adopted January, 1909, except rates for ages 15 to 19 inclusive and 10 to 15 Year Endowments adopted January, 1914.

Age at Issue.	Adopted April, 1916.		LIFE.			ENDOWMENT. Continuous Annual Premiums.			TERM.	
	ORDINARY LIFE. Extra Preferred \$5,000 Policy.	Endowment at 85.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	5-Year Con-vertible.	10-Year Con-vertible and Renewable.
15			\$37 34	\$26 73	\$22 49	\$93 86	\$59 68	\$43 19		
16			37 74	27 18	22 79	93 91	59 70	43 23		
17			38 14	27 43	23 09	93 98	59 73	43 27		
18			38 54	27 78	23 39	94 04	59 76	43 32		
19			39 15	28 21	23 75	94 10	59 79	43 37		
20	\$67 95	\$15 20	39 76	28 65	23 95	94 17	59 83	43 42	\$ 9 55	\$11 50
21	69 40	15 73	40 40	29 10	24 48	94 23	59 87	43 47	9 61	11 78
22	71 00	16 09	41 06	29 58	24 87	94 31	59 91	43 52	9 67	11 95
23	72 65	16 46	41 74	30 09	25 29	94 38	59 95	43 57	9 73	12 15
24	74 35	16 85	42 46	30 61	25 72	94 47	59 99	43 62	9 81	12 35
25	76 15	17 25	43 19	31 14	26 17	94 56	60 04	43 69	9 90	12 56
26	78 05	17 69	43 96	31 70	26 65	94 64	60 09	43 75	9 98	12 77
27	80 05	18 14	44 76	32 28	27 13	94 74	60 15	43 82	10 07	12 99
28	82 15	18 61	45 58	32 88	27 64	94 83	60 21	43 91	10 17	13 22
29	84 35	19 12	46 43	33 51	28 15	94 94	60 27	43 99	10 29	13 46
30	86 65	19 64	47 31	34 15	28 71	95 05	60 34	44 08	10 40	13 72
31	89 15	20 20	48 22	34 83	29 52	95 17	60 43	44 19	10 52	13 99
32	91 70	20 68	49 17	35 53	29 86	95 29	60 51	44 32	10 60	14 28
33	94 45	21 40	50 15	36 25	30 48	95 43	60 61	44 44	10 81	14 57
34	97 30	22 05	51 17	37 01	31 12	95 57	60 72	44 59	10 97	14 90
35	100 40	22 75	52 22	37 80	31 80	95 72	60 84	44 76	11 16	15 23
36	103 60	23 48	53 31	38 61	32 50	95 89	60 97	44 94	11 36	15 60
37	107 00	24 25	54 45	39 46	33 23	96 08	61 12	45 19	11 59	16 00
38	110 65	25 07	55 62	40 35	34 00	96 27	61 29	45 38	11 82	16 44
39	114 45	25 94	56 84	41 28	34 80	96 47	61 48	45 64	12 09	16 90
40	118 50	26 85	58 11	42 24	35 65	96 70	61 69	45 93	12 39	17 42
41	122 85	27 84	59 43	43 24	36 54	96 94	61 92	46 26	12 71	17 98
42	127 40	28 86	60 78	44 28	37 46	97 22	62 20	46 64	13 09	18 61
43	132 30	29 97	62 20	45 39	38 44	97 52	62 50	47 06	13 50	19 31
44	137 50	31 15	63 67	46 54	39 47	97 85	62 85	47 52	13 97	20 08
45	143 00	32 40	65 20	47 75	40 56	98 23	63 24	48 05	14 53	20 94
46	148 85	33 72	66 79	49 02	41 72	98 63	63 68	48 65	15 15	21 90
47	155 10	35 14	68 43	50 35	42 94	99 09	64 18	49 31	15 85	22 98
48	161 80	36 50	70 16	51 75	44 24	99 60	64 74	50 08	16 66	24 15
49	168 90	38 26	71 94	53 21	45 56	100 16	65 37	50 89	17 53	25 46
50	176 55	39 98	73 79	54 76	47 07	100 79	66 07	51 81	18 84	26 89
51	184 65	41 81	75 72	56 38	48 62	101 48	66 85	52 84	19 74	28 48
52	193 25	43 76	77 72	58 10	50 27	102 23	67 73	53 99	21 01	30 23
53	202 45	45 84	79 80	59 90	52 04	103 05	68 70	55 25	22 43	32 14
54	212 30	48 06	81 96	61 80	53 69	103 97	69 77	56 65	24 00	34 25
55	222 75	50 43	84 22	63 82	55 90	104 99	70 96	58 20	25 75	36 57
56	233 90	52 96	86 57	65 96	58 05	106 10	72 29	59 92	27 69	39 12
57	245 90	55 66	89 01	68 23	60 34	107 33	73 77	61 81	29 83	41 90
58	258 60	58 54	91 59	70 65	62 80	108 69	75 41	63 89	32 19	44 96
59	272 30	61 64	94 27	73 23	65 46	110 20	77 23	66 18	34 90	48 32
60	286 90	64 94	97 10	76 00	68 31	111 85	79 24	68 70	37 70	51 99

For policies containing disability clause additional charge of 25c for each \$1,000 is made.
For semi-annual rates, add 4% and divide by 2. For quarterly rates, add 6% and divide by 4.

Premium Rates (Nonparticipating) for \$10.00 Monthly Income for 20 Years

Certain, with Extra Rates to Continue the Income

to Beneficiary During Life.

American 3¼% Reserve.

Commuted Value, \$1,750.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Extra Rates to Continue Income for Life.					Extra Rates to Continue Income for Life.					Extra Rates to Continue Income for Life.				
	Age of Beneficiary.					Age of Beneficiary.					Age of Beneficiary.				
	25	35	45	55		25	35	45	55		25	35	45	55	
20	\$26 60	\$31 54	\$29 65	\$28 06	\$27 08	\$41 91	\$48 49	\$45 75	\$43 59	\$42 37	\$75 99	102 18	\$96 75	\$93 42	\$92 03
21	27 53	32 55	30 60	28 99	27 96	42 84	49 49	46 70	44 54	43 30	76 07	101 75	96 15	92 72	91 31
22	28 16	33 25	31 28	29 65	28 59	43 52	50 26	47 43	45 25	43 98	76 16	101 36	95 55	92 05	90 61
23	28 81	33 99	31 95	30 52	29 24	44 26	51 10	48 22	45 99	44 72	76 25	100 97	94 97	91 37	89 91
24	29 49	34 77	32 68	31 00	29 92	45 01	51 97	49 02	46 76	45 47	76 34	100 56	94 38	90 66	89 18
25	30 19	35 59	33 43	31 73	30 65	45 80	52 86	49 86	47 58	46 28	76 46	100 24	93 86	90 02	88 53
26	30 96	36 46	34 27	32 52	31 42	46 64	53 84	50 74	48 44	47 12	76 56	99 89	93 29	89 33	87 82
27	31 75	37 39	35 11	33 33	32 21	47 48	54 82	51 66	49 30	47 96	76 69	99 61	92 79	88 71	87 15
28	32 57	38 35	36 00	34 18	33 08	48 37	55 86	52 62	50 22	48 85	76 84	99 38	92 35	88 12	86 54
29	33 46	39 41	36 96	35 09	33 94	49 26	56 92	53 58	51 13	49 76	76 98	99 13	91 89	87 54	86 93
30	34 37	40 49	37 95	36 03	34 85	50 24	58 09	54 66	52 14	50 74	77 14	98 95	91 49	87 00	85 34
31	35 35	41 66	39 02	37 03	35 83	51 66	59 72	56 15	53 58	52 16	77 33	98 83	91 13	86 50	84 79
32	36 19	42 72	39 96	37 92	36 69	52 26	60 56	56 87	54 23	52 76	77 56	98 77	90 85	86 08	84 32
33	37 45	44 22	41 34	39 20	37 95	53 34	61 88	58 07	55 33	53 87	77 77	98 74	90 61	85 66	83 89
34	38 59	45 62	42 60	40 39	39 09	54 46	63 29	59 31	56 50	54 99	78 03	98 79	90 43	85 32	83 50
35	39 81	47 13	43 94	41 66	40 34	55 65	64 77	60 64	57 74	56 20	78 33	98 92	90 35	85 09	83 22
36	41 09	48 72	45 39	42 99	41 62	56 88	66 34	62 04	59 04	57 43	78 65	99 12	90 34	84 92	82 97
37	42 44	50 43	46 90	44 41	42 99	58 15	67 99	63 48	60 36	58 73	79 08	99 46	90 48	84 89	82 90
38	43 87	52 25	48 53	45 91	44 42	59 50	69 76	65 02	61 78	60 08	79 42	99 77	90 58	84 82	82 76
39	45 40	54 21	50 27	47 51	45 98	60 90	71 58	66 64	63 25	61 50	79 87	100 25	90 86	84 94	82 80
40	46 99	56 25	52 08	49 17	47 59	62 39	73 55	68 37	64 84	63 01	80 38	100 83	91 23	85 13	82 92
41	48 72	58 51	54 07	51 00	49 34	63 95	75 64	70 19	66 49	64 57	80 96	101 50	91 74	85 45	83 14
42	50 51	60 88	56 17	52 91	51 16	65 56	77 82	72 11	68 20	66 21	81 62	102 36	92 40	85 89	83 52
43	52 45	63 44	58 43	54 97	53 12	67 27	80 16	74 16	70 03	67 97	82 36	103 31	93 16	86 49	84 02
44	54 51	66 17	60 87	57 15	55 21	69 07	82 65	76 32	71 97	69 79	83 16	104 40	94 08	87 19	84 62
45	56 70	69 13	63 47	59 51	57 42	70 98	85 31	78 64	74 03	71 72	84 09	105 69	95 18	88 10	85 38
46	59 01	72 26	66 23	61 99	59 78	73 01	88 15	81 12	76 25	73 80	85 14	107 17	96 44	89 14	86 31
47	61 50	75 66	69 23	64 67	62 32	75 15	91 18	83 77	78 58	75 99	86 29	108 32	97 88	90 87	87 39
48	63 88	79 02	72 16	67 29	64 74	77 42	94 41	86 59	81 07	78 31	87 61	110 73	99 56	91 81	88 67
49	66 96	83 18	75 86	70 61	67 87	79 73	97 75	89 50	83 62	80 67	89 06	112 82	101 45	93 41	90 10
50	69 97	87 37	79 57	73 91	70 95	82 37	101 52	92 81	86 52	83 38	90 67	115 18	103 56	95 23	91 73
51	73 17	91 84	83 51	77 42	74 23	85 09	105 44	96 27	89 55	86 17	92 47	117 81	105 93	97 29	93 57
52	76 58	96 64	87 76	81 16	77 71	87 97	109 64	99 95	92 77	89 12	94 48	120 78	108 61	99 61	95 65
53	80 22	101 80	92 32	85 19	81 44	91 07	114 46	106 91	96 25	92 32	96 69	124 03	111 52	102 16	97 94
54	84 11	107 29	97 21	89 51	85 45	93 96	118 56	107 76	99 55	95 30	99 14	127 63	114 79	105 02	100 48
55	88 25	113 21	102 48	94 15	89 69	97 83	124 06	112 69	103 88	99 27	101 85	131 62	118 39	108 16	103 29
56	92 68	119 54	108 11	99 11	94 26	101 59	129 60	117 57	108 17	103 17	104 86	136 06	122 40	111 68	106 44
57	97 41	126 33	114 16	104 43	99 11	105 60	135 50	122 83	112 73	107 30	108 17	140 93	126 79	115 54	109 84
58	102 45	133 60	120 67	110 13	104 32	109 90	141 84	128 50	117 65	111 77	111 81	146 30	131 66	119 78	113 68
59	107 87	141 42	127 67	116 27	109 91	114 56	148 71	134 62	123 01	116 60	115 82	152 20	136 99	124 46	117 86
60	113 65	149 82	135 18	122 87	115 91	119 54	156 09	141 21	128 76	121 80	120 23	158 70	142 89	129 61	122 49

604 COLUMBIAN NATIONAL LIFE INS. CO., BOSTON, MASS.

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for each \$1,000 Insurance (Nonparticipating). Adopted February, 1911.

Age at Issue	LIFE				ENDOWMENT—Continuous Annual Premiums					**TERM		
	Contin'us Annual Premiums	*10 Annual Premiums	*15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	*20 Years	25 Years	30 Years	10 Years	15 Years	20 Years
20	\$14 66	\$36 45	\$26 91	\$22 26	\$93 53	\$59 28	\$41 16	\$32 90	\$26 76	\$ 9 66	\$ 9 85	\$10 07
21	14 97	37 03	27 84	22 63	93 58	59 34	41 21	32 98	26 85	9 74	9 94	10 17
22	15 31	37 63	27 80	23 00	93 64	59 40	41 27	33 07	26 95	9 81	10 02	10 30
23	15 67	38 25	28 26	23 39	93 70	59 47	41 34	33 15	27 05	9 90	10 12	10 42
24	16 04	38 89	28 74	23 80	93 76	59 54	41 40	33 25	27 17	9 98	10 23	10 56
25	16 42	39 55	29 24	24 22	93 82	59 61	41 47	33 35	27 30	10 08	10 36	10 71
26	16 83	40 25	29 76	24 66	93 89	59 69	41 54	33 47	27 44	10 18	10 48	10 87
27	17 27	40 97	30 30	25 11	93 96	59 78	41 63	33 59	27 59	10 30	10 62	11 04
28	17 72	41 71	30 86	25 59	94 04	59 87	41 72	33 72	27 76	10 42	10 78	11 24
29	18 19	42 48	31 45	26 08	94 13	59 97	41 82	33 87	27 94	10 55	10 94	11 47
30	18 69	43 29	32 05	26 59	94 22	60 08	41 93	34 03	28 14	10 69	11 13	11 70
31	19 23	44 11	32 68	27 13	94 31	60 19	42 08	34 20	28 37	10 86	11 33	11 98
32	19 78	44 98	33 33	27 69	94 42	60 32	42 23	34 40	28 61	11 03	11 55	12 29
33	20 37	45 87	34 01	28 26	94 53	60 46	42 38	34 61	28 89	11 22	11 80	12 62
34	20 99	46 80	34 71	28 87	94 66	60 60	42 57	34 85	29 19	11 43	12 06	13 01
35	21 65	47 77	35 45	29 52	94 79	60 77	42 77	35 11	29 52	11 65	12 39	13 45
36	22 35	48 76	36 21	30 18	94 93	60 94	42 98	35 40	29 89	11 91	12 75	13 92
37	23 08	49 80	37 01	30 87	95 09	61 14	43 23	35 72	30 30	12 20	13 13	14 45
38	23 86	50 88	37 85	31 60	95 27	61 36	43 50	36 08	30 75	12 52	13 58	15 06
39	24 69	51 99	38 70	32 36	95 45	61 60	43 79	36 47	31 25	12 87	14 08	15 72
40	25 56	53 15	39 62	33 17	95 66	61 87	44 12	36 91	31 81	13 28	14 64	16 47
41	26 49	54 35	40 56	34 01	95 89	62 16	44 46	37 40	32 42	13 73	15 26	17 29
42	27 47	55 60	41 55	34 90	96 14	62 50	44 85	37 95	33 10	14 26	15 97	18 21
43	28 53	56 91	42 59	35 84	96 43	62 87	45 27	38 55	33 85	14 84	16 76	19 24
44	29 65	58 26	43 67	36 84	96 75	63 28	45 76	39 22	34 68	15 50	17 64	20 38
45	30 83	59 67	44 81	37 89	97 10	63 74	46 30	39 97	35 59	16 25	18 64	21 63
46	32 09	61 15	46 02	38 99	97 50	64 26	46 90	40 80	.....	17 09	19 73	23 02
47	33 44	62 67	47 27	40 17	97 95	64 84	47 57	41 71	.....	18 05	20 97	24 54
48	34 88	64 29	48 62	41 45	98 45	65 49	48 34	42 73	.....	19 11	22 34	26 22
49	36 41	65 97	50 03	42 81	99 01	66 21	49 22	43 85	.....	20 31	23 84	28 07
50	38 14	67 73	51 52	44 26	99 64	67 01	50 18	45 09	.....	21 63	25 51	30 09
51	39 98	69 56	53 10	45 81	100 33	67 90	51 26	.....	.....	23 09	27 35	32 30
52	41 93	71 46	54 76	47 46	101 09	68 88	52 44	.....	.....	24 73	29 38	34 70
53	44 02	73 46	56 51	49 22	101 94	69 96	53 75	.....	.....	26 52	31 61	37 29
54	46 27	75 53	58 38	51 11	102 88	71 17	55 20	.....	.....	28 51	34 05	40 10
55	48 65	77 70	60 37	53 12	103 92	72 50	56 81	.....	.....	30 71	36 73	43 13
56	51 21	79 98	62 50	55 29	105 06	73 97	58 57	.....	.....	.....	.....	.....
57	53 95	82 36	64 75	57 61	106 33	75 60	60 51	.....	.....	.....	.....	.....
58	56 87	84 86	67 15	60 10	107 73	77 39	62 65	.....	.....	.....	.....	.....
59	60 14	87 52	69 71	62 79	109 28	79 38	64 99	.....	.....	.....	.....	.....
60	63 65	90 33	72 45	65 69	110 99	81 58	67 57	.....	.....	.....	.....	.....
61	.....	.....	.....	.....	112 88	83 99	.....	.....	.....	.....	.....	.....
62	.....	.....	.....	.....	114 98	86 65	.....	.....	.....	.....	.....	.....
63	.....	.....	.....	.....	117 29	89 58	.....	.....	.....	.....	.....	.....
64	.....	.....	.....	.....	119 85	92 80	.....	.....	.....	.....	.....	.....
65	.....	.....	.....	.....	122 67	96 33	.....	.....	.....	.....	.....	.....

Additional cost of disability insurance is 25 cents for amount of yearly indemnity sufficient to provide balance of premiums on life insurance policy for \$1,000 on Ordinary Life, Limited Payment Life and 50 cents for all Endowment plans.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

*Adopted Mar. 1913.

**During first seven years 10 year term; first ten years 15 year term; first fifteen years 20 year term policy may be exchanged for life or endowment. If the Insured has not passed sixtieth birthday, policy may be renewed for like term period without medical examination.

Premium Rates (Nonparticipating) for \$10.00 Monthly Income for 20 Years

Certain, with Extra Rates to Continue the Income

to Beneficiary During Life.

American 3½% Reserve.

Commuted Value, \$1,766.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
20	\$25 90	\$5 18	\$3 34	\$1 78	\$0 67	\$39 31	\$7 30	\$4 49	\$2 18	\$0 77	\$72 70	\$26 18	\$20 76	\$17 42	\$16 08
21	26 45	5 30	3 41	1 80	70	39 93	7 44	4 56	2 23	77	72 79	25 68	20 09	16 66	15 24
22	27 05	5 42	3 49	1 85	70	40 63	7 58	4 63	2 26	79	72 89	25 20	19 39	15 89	14 45
23	27 67	5 54	3 53	1 87	72	41 33	7 73	4 70	2 30	79	73 03	24 72	18 72	15 12	13 66
24	28 84	5 66	3 60	1 90	72	42 06	7 87	4 78	2 33	82	73 13	24 22	18 05	14 33	12 84
25	29 02	5 81	3 67	1 92	74	42 79	8 04	4 85	2 38	82	73 25	23 78	17 40	13 56	12 07
26	29 74	5 93	3 74	1 97	74	43 56	8 18	4 94	2 40	82	73 37	23 33	16 73	12 77	11 26
27	30 50	6 10	3 82	1 99	74	44 35	8 38	5 02	2 42	84	73 54	22 92	16 10	12 02	10 46
28	31 30	6 26	3 89	2 02	77	45 19	8 54	5 11	2 47	84	73 70	22 54	15 50	11 28	9 70
29	32 14	6 43	3 98	2 06	77	46 06	8 76	5 21	2 50	86	73 87	22 15	14 90	10 56	8 95
30	33 02	6 65	4 08	2 09	79	46 97	8 98	5 30	2 54	86	74 06	21 82	14 35	9 86	8 21
31	33 96	6 86	4 18	2 14	79	47 93	9 22	5 42	2 59	89	74 33	21 50	13 80	9 17	7 46
32	34 94	7 10	4 30	2 18	82	48 91	9 48	5 57	2 64	89	74 59	21 22	13 30	8 52	6 77
33	35 98	7 37	4 44	2 23	82	49 92	9 79	5 71	2 69	91	74 86	20 98	12 84	7 90	6 12
34	37 08	7 66	4 58	2 28	84	51 00	10 10	5 86	2 76	94	75 19	20 76	12 41	7 30	5 47
35	38 23	7 97	4 75	2 35	86	52 15	10 46	6 05	2 83	94	75 55	20 59	12 02	6 77	4 90
36	39 48	8 33	4 92	2 42	89	53 30	10 82	6 24	2 90	96	75 91	20 47	11 69	6 26	4 32
37	40 78	8 71	5 11	2 50	89	54 53	11 26	6 46	2 98	98	76 37	20 38	11 40	5 81	3 82
38	42 14	9 12	5 35	2 59	94	55 82	11 71	6 70	3 07	1 01	76 85	20 35	11 16	5 40	3 34
39	43 61	9 60	5 59	2 69	96	57 17	12 19	6 96	3 19	1 06	77 35	20 38	10 99	5 06	2 93
40	45 14	10 10	5 88	2 81	98	58 58	12 74	7 25	3 31	1 08	77 93	20 45	10 85	4 75	2 54
41	46 20	10 66	6 17	2 93	1 03	60 07	13 32	7 56	3 43	1 13	78 53	20 54	10 78	4 49	2 18
42	48 53	11 26	6 50	3 07	1 06	61 66	13 94	7 92	3 58	1 15	79 22	20 74	10 78	4 27	1 90
43	50 40	11 90	6 89	3 24	1 10	63 81	14 62	8 30	3 74	1 20	79 97	20 95	10 80	4 13	1 66
44	52 37	12 62	7 30	3 41	1 15	65 06	15 36	8 74	3 91	1 25	80 83	21 24	10 92	4 03	1 46
45	54 46	13 42	7 75	3 60	1 22	66 94	16 15	9 19	4 13	1 32	81 79	21 60	11 09	4 01	1 30
46	56 69	14 26	8 26	3 82	1 27	68 88	16 99	9 70	4 34	1 37	82 85	22 03	11 30	4 01	1 18
47	59 06	15 17	8 78	4 06	1 34	70 97	17 93	10 27	4 58	1 44	84 02	22 54	11 59	4 08	1 10
48	61 61	16 18	9 41	4 32	1 42	73 22	18 91	10 87	4 85	1 54	85 39	23 11	11 95	4 20	1 06
49	64 32	17 23	10 06	4 63	1 54	75 62	19 97	11 54	5 16	1 61	86 95	23 76	12 38	4 34	1 03
50	67 37	18 41	10 80	4 97	1 61	78 19	21 12	12 29	5 50	1 70	88 63	24 50	12 89	4 56	1 06
51	70 63	19 68	11 62	5 33	1 73	80 93	22 34	13 08	5 88	1 82	90 55	25 34	13 46	4 82	1 10
52	74 06	21 05	12 48	5 74	1 85	83 83	23 69	13 94	6 29	1 94	92 64	26 30	14 14	5 14	1 18
53	77 76	22 54	13 46	6 22	1 99	86 95	25 10	14 90	6 74	2 09	94 94	27 34	14 83	5 47	1 25
54	81 72	24 14	14 54	6 72	2 16	90 29	26 66	15 96	7 27	2 26	97 51	28 49	15 65	5 88	1 34
55	85 94	25 92	15 72	7 32	2 33	93 84	28 34	17 11	7 85	2 42	100 34	29 78	16 54	6 31	1 44
56	90 46	27 82	17 02	7 97	2 54	97 66	30 17	18 38	8 50	2 64	103 46	31 20	17 54	6 82	1 58
57	95 30	29 88	18 46	8 69	2 78	101 76	32 16	19 78	9 22	2 88	106 90	32 76	18 62	7 37	1 70
58	100 46	32 16	20 04	9 53	3 05	106 15	34 32	21 31	10 03	3 17	110 66	34 49	19 85	7 97	1 87
59	106 22	34 63	21 79	10 46	3 38	110 90	36 70	23 02	10 94	3 48	114 79	36 38	21 17	8 64	2 04
60	112 44	37 27	23 66	11 47	3 72	116 04	39 22	24 84	11 95	3 82	119 35	38 47	22 66	9 38	2 26

606CONNECTICUT GENERAL LIFE INS. CO., HARTFORD, CONN.

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for each \$1,000 Insurance (Participating). Adopted Jan. 1, 1901.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.				ENDOWMENT. — Continuous Annual Premiums.						20 Premiums Endowment at 70.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	
20	\$17 52	\$41 38	\$30 94	\$25 85	\$101 27	\$64 63	\$46 76	\$36 41	\$29 83	\$25 42	\$27 42
21	17 90	42 06	31 45	26 29	101 35	64 71	46 85	36 51	29 96	25 56	27 83
22	18 30	42 74	31 98	26 72	101 42	64 80	46 95	36 62	30 08	25 72	28 45
23	18 73	43 46	32 52	27 18	101 51	64 89	47 06	36 74	30 21	25 88	28 98
24	19 18	44 20	33 08	27 67	101 59	64 99	47 10	36 86	30 36	26 06	29 55
25	19 63	44 97	33 68	28 16	101 69	65 09	47 28	37 01	30 53	26 26	30 13
26	20 12	45 77	34 28	28 69	101 78	65 20	47 40	37 14	30 70	26 47	30 73
27	20 64	46 60	34 91	29 23	101 89	65 32	47 54	37 31	30 89	26 70	31 36
28	21 18	47 45	35 57	29 80	102 01	65 45	47 68	37 48	31 10	26 96	32 02
29	21 75	48 35	36 26	30 39	102 13	65 59	47 84	37 67	31 33	27 25	32 72
30	22 35	49 28	36 98	31 00	102 26	65 74	48 02	37 87	31 57	27 55	33 43
31	22 98	50 24	37 71	31 64	102 39	65 89	48 20	38 09	31 85	27 88	34 18
32	23 65	51 25	38 48	32 31	102 55	66 06	48 41	38 33	32 15	28 26	34 96
33	24 35	52 28	39 29	33 00	102 70	66 24	48 61	38 60	32 48	28 66	35 78
34	25 09	53 36	40 13	33 73	102 88	66 45	48 87	38 90	32 85	29 12	36 64
35	25 88	54 49	41 00	34 50	103 06	66 67	49 13	39 22	33 25	29 61	37 54
36	26 72	55 64	41 89	35 29	103 26	66 89	49 40	39 57	33 67	30 14	38 47
37	27 59	56 85	42 84	36 12	103 47	67 15	49 72	39 96	34 16	30 73	39 45
38	28 52	58 11	43 84	37 00	103 71	67 44	50 07	40 39	34 70	31 38	40 49
39	29 51	59 42	44 87	37 92	103 97	67 75	50 46	40 88	35 29	32 10	41 59
40	30 55	60 78	45 95	38 89	104 25	68 09	50 89	41 40	35 94	32 89	42 73
41	31 67	62 17	47 07	39 90	104 54	68 46	51 34	41 98	36 61	33 73	43 92
42	32 84	63 65	48 26	40 98	104 89	68 89	51 87	42 63	37 44	34 67	45 21
43	34 10	65 18	49 49	42 11	105 25	69 34	52 44	43 33	38 30	35 69	46 55
44	35 44	66 78	50 80	43 32	105 67	69 87	53 09	44 13	39 27	36 81	47 99
45	36 86	68 44	52 16	44 58	106 12	70 43	53 79	44 99	40 31	38 03	49 50
46	38 36	70 19	53 62	45 92	106 64	71 07	54 58	45 97	41 47	.....	.....
47	39 98	71 99	55 12	47 34	107 20	71 78	55 45	47 03	42 74	.....	.....
48	41 69	73 89	56 72	48 87	107 84	72 57	56 42	48 21	44 13	.....	.....
49	43 52	75 86	58 40	50 48	108 52	73 43	57 49	49 51	45 65	.....	.....
50	45 49	77 93	60 19	52 19	109 30	74 40	58 68	50 94	47 31	.....	.....
51	47 57	80 09	62 06	54 02	110 15	75 46	59 99	52 51	.....	.....	.....
52	49 78	82 33	64 03	55 96	111 08	76 61	61 41	54 22	.....	.....	.....
53	52 14	84 69	66 13	58 03	112 12	77 92	63 00	56 11	.....	.....	.....
54	54 68	87 14	68 34	60 26	113 26	79 34	64 74	58 16	.....	.....	.....
55	57 37	89 72	70 69	62 33	114 51	80 90	66 66	60 41	.....	.....	.....
56	60 24	92 42	73 19	65 17	115 89	82 63	68 76	.....	.....	.....	.....
57	63 32	95 25	75 85	67 90	117 41	84 54	71 08	.....	.....	.....	.....
58	66 60	98 21	78 67	70 82	119 08	86 63	73 60	.....	.....	.....	.....
59	70 12	101 34	81 69	73 96	120 93	88 95	76 38	.....	.....	.....	.....
60	73 88	104 65	84 91	77 35	122 96	91 49	79 42	.....	.....	.....	.....

Two per cent additional charged for semi-annual rates.
Four per cent additional charged for quarterly rates.

CONNECTICUT GENERAL LIFE INS. CO., HARTFORD, CONN. 607

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for each \$1,000 Insurance (Nonparticipating). Adopted April 7, 1913.

Two per cent additional charged for semi-annual rates.
Four per cent additional charged for quarterly rates.
Adopted December 1, 1906.

608 CONNECTICUT GENERAL LIFE INS. CO., HARTFORD, CONN.

**Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates to Continue the Income
to Beneficiary During Life.**

American 3½% Reserve.

Commuted Value, \$1,737.00.

CONNECTICUT MUTUAL LIFE INS. CO., HARTFORD, CONN. 609

Largest Amount of Insurance it will write on a Single Life, \$60,000.
 Premiums for Each \$1,000 Insurance (Participating).
 Adopted April 1, 1882.

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Premiums.						CONVERTIBLE TERM. Feb., 1891.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	
20	\$18 00	\$46 75	\$34 00	\$27 76	\$24 12	\$72 54	106 80	\$67 79	\$48 92	\$37 92	\$30 87	26 10	\$11 13
21	18 40	47 43	34 50	28 17	24 48	377 36	106 84	67 83	48 97	37 98	30 85	26 20	11 20
22	18 80	48 13	35 02	28 60	24 86	382 33	106 87	67 88	49 03	38 05	31 03	26 31	11 28
23	19 23	48 86	35 55	29 04	25 26	387 46	106 41	67 92	49 08	38 12	31 12	26 44	11 36
24	19 67	49 60	36 11	29 50	25 66	392 74	106 45	67 97	49 14	38 20	31 22	26 57	11 44
25	20 14	50 38	36 68	30 98	26 08	398 20	106 49	68 02	49 21	38 28	31 34	26 72	11 54
26	20 63	51 18	37 27	31 47	26 52	403 83	106 53	68 08	49 28	38 38	31 46	26 88	11 64
27	21 15	52 00	37 88	32 98	26 98	409 63	106 58	68 14	49 36	38 48	31 59	27 06	11 74
28	21 69	52 86	38 51	33 51	27 45	415 61	106 63	68 21	49 45	38 59	31 74	27 26	11 86
29	22 26	53 74	39 17	34 06	27 95	421 78	106 69	68 28	49 54	38 71	31 91	27 49	11 99
30	22 85	54 65	39 84	34 62	28 46	428 14	106 75	68 36	49 64	38 85	32 10	27 74	12 12
31	23 48	55 59	40 54	35 21	29 00	434 70	106 82	68 45	49 76	39 00	32 30	28 01	12 27
32	24 14	56 56	41 27	35 83	29 56	441 45	106 90	68 55	49 89	39 13	32 54	28 32	12 43
33	24 84	57 56	42 02	36 47	30 14	448 41	106 98	68 65	50 03	39 37	32 79	28 66	12 60
34	25 58	58 60	42 80	37 13	30 75	455 57	107 06	68 77	50 18	39 58	33 08	29 03	12 80
35	26 35	59 67	43 60	37 82	31 40	462 95	107 16	68 90	50 36	39 82	33 40	29 45	13 02
36	27 17	60 78	44 44	38 54	32 07	470 54	107 27	69 04	50 56	40 09	33 76	29 91	13 25
37	28 04	61 92	45 31	39 30	32 78	478 36	107 39	69 20	50 78	40 39	34 15	30 42	13 50
38	28 95	63 11	46 22	39 88	33 52	486 39	107 52	69 39	51 03	40 72	34 60	30 99	13 79
39	29 92	64 33	47 15	40 91	34 30	494 65	107 67	69 59	51 30	41 10	35 09	31 62	14 10
40	30 94	65 60	48 18	41 77	35 13	508 14	107 83	69 81	51 62	41 52	35 64	32 31	14 44
41	32 03	66 90	49 15	42 68	36 01	511 85	108 01	70 07	51 97	41 99	36 24	...	14 82
42	33 18	68 26	50 21	43 63	36 93	520 80	108 23	70 36	52 36	42 51	36 92	...	15 26
43	34 40	69 67	51 38	44 64	37 92	529 98	108 45	70 69	52 81	43 10	37 67	...	15 74
44	35 70	71 13	52 49	45 65	38 97	539 40	108 72	71 06	53 31	43 76	38 51	...	16 30
45	37 08	72 65	53 71	46 82	40 08	549 05	109 02	71 49	53 88	44 49	39 48	...	16 93
46	38 55	74 22	54 99	48 01	41 28	558 92	109 37	71 96	54 51	45 31	...	...	17 66
47	40 12	75 86	56 38	49 27	42 55	569 02	109 76	72 50	55 22	46 22	...	...	18 49
48	41 78	77 57	57 74	50 61	43 92	579 32	110 21	73 10	56 01	47 23	...	...	19 43
49	43 56	79 24	59 28	52 03	45 38	589 83	110 71	73 78	56 90	48 36	...	...	20 50
50	45 45	81 19	60 79	53 54	46 95	600 51	111 27	74 54	57 89	49 60	...	...	21 69
51	47 46	83 10	62 44	55 16	...	611 36	111 91	75 39	58 98	...	...	...	23 02
52	49 60	85 10	64 18	56 88	...	622 36	112 61	76 33	60 20	...	...	...	24 51
53	51 89	87 18	66 01	58 71	...	633 50	113 40	77 38	61 56	...	...	...	26 16
54	54 33	89 35	67 95	60 68	...	644 76	114 27	78 54	63 06	...	...	...	28 00
55	56 93	91 61	70 02	62 79	...	656 12	115 25	79 84	64 71	...	...	...	30 08
56	59 70	93 98	72 20	...	...	667 57	116 31	81 28	...	...	...	...	32 29
57	62 66	96 45	74 53	...	...	679 08	117 54	82 89	...	...	...	...	34 79
58	65 83	99 05	77 02	...	...	690 65	118 88	84 66	...	...	...	...	37 53
59	69 21	101 73	79 68	...	...	702 25	120 37	86 64	...	...	...	...	40 60
60	72 83	104 66	82 52	...	...	713 85	122 03	88 83	...	...	...	...	43 97
61	...	107 70	...	...	...	725 45	123 87	...	...	...	...	...	...
62	...	110 92	...	...	...	737 02	125 91	...	...	...	...	...	...
63	...	114 33	...	...	...	748 53	128 18	...	...	...	...	...	...
64	...	117 96	...	...	...	759 96	130 70	...	...	...	...	...	...
65	...	121 88	...	...	...	771 31	133 50	...	...	...	...	...	...

For semi-annual rates, add 2 per cent and divide by 2.
 For quarterly rates, add 3 per cent and divide by 4.
 For policies containing Disability Benefit Rider addition of 15c to \$4.12 per \$1,000
 is made according to age of insured and form of policy.

610 CONNECTICUT MUTUAL LIFE INS. CO, HARTFORD, CONN.

**Extra Annual Premiums per \$1,000 of Insurance in Event of Total and
Permanent Disability of Insured Before Attaining the**

Age of 60.

American 8 per cent

- Adopted January 1, 1913

PREMIUMS FOR EACH \$1,000 INSURANCE (Participating.)

Endowment Insurance Policies, Payable at the Ages stated, or on Prior Death.

Age at Issue or Policy. Rated Age.	Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.		Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.	
	Age 75.	Age 70.	Age 75.	Age 70.	Age 75.	Age 70.	Age 65.	Age 60.	Age 65.	Age 60.	Age 65.	Age 60.
20	\$18 06	\$19 00	\$46 79	\$48 36	\$27 78	\$28 72	\$20 52	\$22 80	\$50 80	\$54 22	\$90 17	\$92 20
21	18 48	19 46	47 50	49 13	28 22	29 19	21 07	23 50	51 67	55 22	90 69	92 80
22	18 91	19 95	48 24	49 93	28 66	29 67	21 46	24 23	52 57	56 25	91 24	93 43
23	19 37	20 47	49 00	50 76	29 13	30 17	22 27	25 01	53 49	57 32	91 80	94 08
24	19 84	21 01	49 79	51 61	29 61	30 70	22 92	25 84	54 45	58 43	92 38	94 75
25	20 35	21 58	50 60	52 50	30 11	31 24	23 61	26 72	55 44	59 57	92 99	95 45
26	20 88	22 18	51 44	53 41	30 62	31 80	24 34	27 65	56 47	60 76	93 62	96 17
27	21 43	22 82	52 31	54 35	31 16	32 38	25 12	28 66	57 54	61 99	94 27	96 93
28	22 02	23 49	53 20	55 33	31 71	32 98	25 94	29 73	58 64	63 27	94 95	97 71
29	22 64	24 20	54 13	56 34	32 29	33 61	26 81	30 87	59 78	64 59	95 66	98 53
30	23 29	24 95	55 09	57 39	32 89	34 26	27 74	32 10	60 95	65 95	96 39	99 37
31	23 97	25 75	56 08	58 47	33 51	34 93	28 72	33 42	62 18	67 37	97 15	40 25
32	24 70	26 59	57 10	59 59	34 15	35 64	29 78	34 84	63 44	68 84	97 94	41 17
33	25 47	27 49	58 16	60 74	34 82	36 37	30 90	36 37	64 75	70 36	98 77	42 13
34	26 28	28 44	59 26	61 94	35 52	37 13	32 11	38 02	66 11	71 94	99 63	43 13
35	27 14	29 45	60 39	63 18	36 25	37 93	33 40	39 82	67 51	73 58	40 53	44 17
36	28 05	30 53	61 56	64 47	37 01	38 76	34 79	41 77	68 97	75 28	41 47	.....
37	29 02	31 68	62 78	65 79	37 81	39 63	36 28	43 90	70 48	77 05	42 45	.....
38	30 05	32 91	64 03	67 17	38 64	40 54	37 89	46 23	72 05	78 38	43 48	.....
39	31 14	34 22	65 33	68 60	39 51	41 49	39 68	48 79	73 68	80 79	44 56	.....
40	32 30	35 64	66 68	70 08	40 43	42 49	41 62	51 62	75 37	82 77	45 69	.....
41	33 55	37 15	68 07	71 61	41 39	43 54	43 57	54 74	77 12	84 83	.....	.....
42	34 87	38 78	69 51	73 21	42 40	44 65	45 80	58 22	78 94	86 98	.....	.....
43	36 29	40 54	71 02	74 87	43 46	45 82	48 24	62 12	80 85	89 22	.....	.....
44	37 80	42 43	72 58	76 59	44 59	47 05	50 92	66 51	82 83	91 56	.....	.....
45	39 43	44 49	74 20	78 39	45 78	48 36	53 88	71 49	84 90	94 01	.....	.....
46	41 17	46 72	75 89	80 27	47 04	.....	57 14	.....	87 06	.....	.....	.....
47	43 05	49 15	77 65	82 22	48 88	.....	60 77	.....	89 32	.....	.....	.....
48	45 07	51 80	79 49	84 27	49 81	.....	64 83	.....	91 69	.....	.....	.....
49	47 25	54 70	81 40	86 41	51 83	.....	69 39	.....	94 16	.....	.....	.....
50	49 60	57 89	83 40	89 64	52 95	.....	74 54	.....	96 78	.....	.....	.....
51	52 15	61 39	85 48	90 98	.....	.....	.....	.....	.....	.....	.....	.....
52	54 90	65 27	87 66	93 43	.....	.....	.....	.....	.....	.....	.....	.....
53	57 39	69 59	89 93	96 01	.....	.....	.....	.....	.....	.....	.....	.....
54	61 15	74 41	92 32	98 71	.....	.....	.....	.....	.....	.....	.....	.....
55	64 71	79 84	94 82	101 57	.....	.....	.....	.....	.....	.....	.....	.....
56	68 62	.....	97 45	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	72 91	.....	100 21	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	77 65	.....	103 14	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	82 93	.....	106 23	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	88 82	.....	109 52	.....	.....	.....	.....	.....	.....	.....	.....	.....

612 CONNECTICUT MUTUAL LIFE INS. CO., HARTFORD, CONN.

Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years Certain, with Extra Rates (without additional participation) to Continue the Income to Beneficiary During Life.

American 3% Reserve.

Commuted Value, \$1,814.88.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					70-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
20	882	85	82			808	84	81			808	84	81		
21	882	85	82			812	10	8	25			812	10	8	25
22	882	85	82			816	10	8	24			816	10	8	24
23	882	85	82			820	10	8	24			820	10	8	24
24	882	85	82			824	10	8	24			824	10	8	24
25	882	85	82			828	10	8	24			828	10	8	24
26	882	85	82			832	10	8	24			832	10	8	24
27	882	85	82			836	10	8	24			836	10	8	24
28	882	85	82			840	10	8	24			840	10	8	24
29	882	85	82			844	10	8	24			844	10	8	24
30	882	85	82			848	10	8	24			848	10	8	24
31	882	85	82			852	10	8	24			852	10	8	24
32	882	85	82			856	10	8	24			856	10	8	24
33	882	85	82			860	10	8	24			860	10	8	24
34	882	85	82			864	10	8	24			864	10	8	24
35	882	85	82			868	10	8	24			868	10	8	24
36	882	85	82			872	10	8	24			872	10	8	24
37	882	85	82			876	10	8	24			876	10	8	24
38	882	85	82			880	10	8	24			880	10	8	24
39	882	85	82			884	10	8	24			884	10	8	24
40	882	85	82			888	10	8	24			888	10	8	24
41	882	85	82			892	10	8	24			892	10	8	24
42	882	85	82			896	10	8	24			896	10	8	24
43	882	85	82			900	10	8	24			900	10	8	24
44	882	85	82			904	10	8	24			904	10	8	24
45	882	85	82			908	10	8	24			908	10	8	24
46	882	85	82			912	10	8	24			912	10	8	24
47	882	85	82			916	10	8	24			916	10	8	24
48	882	85	82			920	10	8	24			920	10	8	24
49	882	85	82			924	10	8	24			924	10	8	24
50	882	85	82			928	10	8	24			928	10	8	24
51	882	85	82			932	10	8	24			932	10	8	24
52	882	85	82			936	10	8	24			936	10	8	24
53	882	85	82			940	10	8	24			940	10	8	24
54	882	85	82			944	10	8	24			944	10	8	24
55	882	85	82			948	10	8	24			948	10	8	24
56	882	85	82			952	10	8	24			952	10	8	24
57	882	85	82			956	10	8	24			956	10	8	24
58	882	85	82			960	10	8	24			960	10	8	24
59	882	85	82			964	10	8	24			964	10	8	24
60	882	85	82			968	10	8	24			968	10	8	24
61	882	85	82			972	10	8	24			972	10	8	24
62	882	85	82			976	10	8	24			976	10	8	24
63	882	85	82			980	10	8	24			980	10	8	24
64	882	85	82			984	10	8	24			984	10	8	24
65	882	85	82			988	10	8	24			988	10	8	24
66	882	85	82			992	10	8	24			992	10	8	24
67	882	85	82			996	10	8	24			996	10	8	24
68	882	85	82			1000	10	8	24			1000	10	8	24
69	882	85	82			1004	10	8	24			1004	10	8	24
70	882	85	82			1008	10	8	24			1008	10	8	24
71	882	85	82			1012	10	8	24			1012	10	8	24
72	882	85	82			1016	10	8	24			1016	10	8	24
73	882	85	82			1020	10	8	24			1020	10	8	24
74	882	85	82			1024	10	8	24			1024	10	8	24
75	882	85	82			1028	10	8	24			1028	10	8	24
76	882	85	82			1032	10	8	24			1032	10	8	24
77	882	85	82			1036	10	8	24			1036	10	8	24
78	882	85	82			1040	10	8	24			1040	10	8	24
79	882	85	82			1044	10	8	24			1044	10	8	24
80	882	85	82			1048	10	8	24			1048	10	8	24
81	882	85	82			1052	10	8	24			1052	10	8	24
82	882	85	82			1056	10	8	24			1056	10	8	24
83	882	85	82			1060	10	8	24			1060	10	8	24
84	882	85	82			1064	10	8	24			1064	10	8	24
85	882	85	82			1068	10	8	24			1068	10	8	24
86	882	85	82			1072	10	8	24			1072	10	8	24
87	882	85	82			1076	10	8	24			1076	10	8	24
88	882	85	82			1080	10	8	24			1080	10	8	24
89	882	85	82			1084	10	8	24			1084	10	8	24
90	882	85	82			1088	10	8	24			1088	10	8	24
91	882	85	82			1092	10	8	24			1092	10	8	24
92	882	85	82			1096	10	8	24			1096	10	8	24
93	882	85	82			1100	10	8	24			1100	10	8	24
94	882	85	82			1104	10	8	24			1104	10	8	24
95	882	85	82			1108	10	8	24			1108	10	8	24
96	882	85	82			1112	10	8	24			1112	10	8	24
97	882	85	82			1116	10	8	24			1116	10	8	24
98	882	85	82			1120	10	8	24			1120	10	8	24
99	882	85	82			1124	10	8	24			1124	10	8	24
100	882	85	82			1128	10	8	24			1128	10	8	24

*If policy matures as an Endowment, the proceeds are payable in a single sum unless at the time of each maturity some one of the

Continuous Installment Contracts provide for additional surrender values

*If policy matures as an Endowment, the proceeds are payable in a single sum unless at the time of such maturity some one of the various settlement options contained in the policy are exercised.

Life Annuity Rates--Males						
Non-Participating						
Age	Price of an Annuity Payable			Annuity Purchased by \$1,000		
	\$100 Annuity	\$50 Semi-Annuity	\$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
65	1887.00	\$2282.00	\$2394.50	\$62.43	\$30.99	\$19.44
66	1864.00	2279.00	2391.50	62.68	31.02	19.45
67	1847.00	2272.00	2384.50	62.81	31.05	19.46
68	1827.00	2262.00	2374.50	62.79	31.77	19.48
69	1804.00	2249.00	2361.50	63.08	31.39	19.59
70	1789.00	2234.00	2346.50	63.31	31.43	19.65
71	1782.00	2218.00	2330.50	63.61	31.57	19.73
72	1777.00	2202.00	2314.50	63.92	31.72	19.80
73	1761.00	2186.00	2298.50	64.23	31.87	19.88
74	1745.00	2170.00	2282.50	64.54	32.02	19.96
75	1730.00	2155.00	2267.50	64.84	32.17	11.88
76	1715.00	2140.00	2252.50	65.16	32.32	11.90
77	1700.00	2124.00	2236.50	65.48	32.46	11.98
78	1684.00	2109.00	2221.50	65.79	32.63	11.95
79	1669.00	2194.00	2206.50	66.10	32.79	11.88
80	1654.00	2179.00	2191.50	66.43	32.95	11.41
81	1639.00	2163.00	2175.50	66.77	32.12	11.49
82	1624.00	2148.00	2160.50	67.10	32.28	11.57
83	1607.00	2132.00	2144.50	67.46	32.45	11.66
84	1591.00	2116.00	2128.50	67.82	32.63	11.75
85	1575.00	2100.00	2112.50	68.19	32.81	11.83
86	1559.00	2085.00	2096.50	68.56	34.00	11.93
87	1541.00	2069.00	2078.50	68.90	34.39	12.08
88	1523.00	2053.00	2060.50	69.23	34.41	12.13
89	1505.00	2038.00	2042.50	69.56	34.63	12.34
90	1487.00	2022.00	2024.50	69.89	34.85	12.35
91	1469.00	2006.00	2006.50	70.21	35.09	12.47
92	1451.00	1990.00	1988.50	70.51	35.38	12.58
93	1433.00	1974.00	1969.50	70.84	35.88	12.71
94	1415.00	1958.00	1945.50	71.16	36.37	12.86
95	1397.00	1942.00	1924.50	71.49	36.15	12.99
96	1379.00	1926.00	1902.50	71.82	36.46	13.14
97	1361.00	1910.00	1880.50	72.14	36.77	13.39
98	1343.00	1894.00	1857.50	72.46	37.10	13.48
99	1325.00	1878.00	1834.50	72.78	37.44	13.63
100	1307.00	1862.00	1810.50	73.10	37.81	13.81
101	1289.00	1846.00	1786.50	73.41	38.20	14.00
102	1271.00	1830.00	1762.50	73.71	38.60	14.30
103	1253.00	1814.00	1738.50	74.04	39.04	14.41
104	1235.00	1798.00	1714.50	74.36	39.50	14.64
105	1217.00	1782.00	1690.50	74.68	39.96	14.86
106	1199.00	1766.00	1666.50	75.01	40.49	15.13
107	1181.00	1750.00	1642.50	75.33	41.01	15.39
108	1163.00	1734.00	1618.50	75.65	41.50	15.67
109	1145.00	1718.00	1594.50	75.98	42.00	15.97
110	1127.00	1702.00	1570.50	76.30	42.50	16.27
111	1109.00	1686.00	1546.50	76.62	43.00	16.57
112	1091.00	1670.00	1522.50	76.94	43.50	16.87
113	1073.00	1654.00	1498.50	77.26	44.00	17.17
114	1055.00	1638.00	1474.50	77.58	44.50	17.47
115	1037.00	1622.00	1450.50	77.90	45.00	17.77
116	1019.00	1606.00	1426.50	78.22	45.50	18.07
117	1001.00	1590.00	1402.50	78.54	46.00	18.37
118	983.00	1574.00	1378.50	78.86	46.50	18.67
119	965.00	1558.00	1354.50	79.18	47.00	18.97
120	947.00	1542.00	1330.50	79.50	47.50	19.27
121	929.00	1526.00	1306.50	79.82	48.00	19.57
122	911.00	1510.00	1282.50	80.14	48.50	19.87
123	893.00	1494.00	1258.50	80.46	49.00	20.17
124	875.00	1478.00	1234.50	80.78	49.50	20.47
125	857.00	1462.00	1210.50	81.10	50.00	20.77
126	839.00	1446.00	1186.50	81.42	50.50	21.07
127	821.00	1430.00	1162.50	81.74	51.00	21.37
128	803.00	1414.00	1138.50	82.06	51.50	21.67
129	785.00	1398.00	1114.50	82.38	52.00	21.97
130	767.00	1382.00	1090.50	82.70	52.50	22.27
131	749.00	1366.00	1066.50	83.02	53.00	22.57
132	731.00	1350.00	1042.50	83.34	53.50	22.87
133	713.00	1334.00	1018.50	83.66	54.00	23.17
134	695.00	1318.00	994.50	83.98	54.50	23.47
135	677.00	1302.00	970.50	84.30	55.00	23.77
136	659.00	1286.00	946.50	84.62	55.50	24.07
137	641.00	1270.00	922.50	84.94	56.00	24.37
138	623.00	1254.00	898.50	85.26	56.50	24.67
139	605.00	1238.00	874.50	85.58	57.00	24.97
140	587.00	1222.00	850.50	85.90	57.50	25.27
141	569.00	1206.00	826.50	86.22	58.00	25.57
142	551.00	1190.00	802.50	86.54	58.50	25.87
143	533.00	1174.00	778.50	86.86	59.00	26.17
144	515.00	1158.00	754.50	87.18	59.50	26.47
145	497.00	1142.00	730.50	87.50	60.00	26.77
146	479.00	1126.00	706.50	87.82	60.50	27.07
147	461.00	1110.00	682.50	88.14	61.00	27.37
148	443.00	1094.00	658.50	88.46	61.50	27.67
149	425.00	1078.00	634.50	88.78	62.00	27.97
150	407.00	1062.00	610.50	89.10	62.50	28.27
151	389.00	1046.00	586.50	89.42	63.00	28.57
152	371.00	1030.00	562.50	89.74	63.50	28.87
153	353.00	1014.00	538.50	90.06	64.00	29.17
154	335.00	998.00	514.50	90.38	64.50	29.47
155	317.00	982.00	490.50	90.70	65.00	29.77
156	299.00	966.00	466.50	91.02	65.50	30.07
157	281.00	950.00	442.50	91.34	66.00	30.37
158	263.00	934.00	418.50	91.66	66.50	30.67
159	245.00	918.00	394.50	91.98	67.00	30.97
160	227.00	902.00	370.50	92.30	67.50	31.27
161	209.00	886.00	346.50	92.62	68.00	31.57
162	191.00	870.00	322.50	92.94	68.50	31.87
163	173.00	854.00	298.50	93.26	69.00	32.17
164	155.00	838.00	274.50	93.58	69.50	32.47
165	137.00	822.00	250.50	93.90	70.00	32.77
166	119.00	806.00	226.50	94.22	70.50	33.07
167	101.00	790.00	202.50	94.54	71.00	33.37
168	83.00	774.00	178.50	94.86	71.50	33.67
169	65.00	758.00	154.50	95.18	72.00	33.97
170	47.00	742.00	130.50	95.50	72.50	34.27
171	29.00	726.00	106.50	95.82	73.00	34.57
172	11.00	710.00	82.50	96.14	73.50	34.87
173		694.00	58.50	96.46	74.00	35.17
174		678.00	34.50	96.78	74.50	35.47
175		662.00	10.50	97.10	75.00	35.77
176		646.00		97.42	75.50	36.07
177		630.00		97.74	76.00	36.37
178		614.00		98.06	76.50	36.67
179		598.00		98.38	77.00	36.97
180		582.00		98.70	77.50	37.27
181		566.00		99.02	78.00	37.57
182		550.00		99.34	78.50	37.87
183		534.00		99.66	79.00	38.17
184		518.00		99.98	79.50	38.47
185		502.00		100.30	80.00	38.77
186		486.00		100.62	80.50	39.07
187		470.00		100.94	81.00	39.37
188		454.00		101.26	81.50	39.67
189		438.00		101.58	82.00	39.97
190		422.00		101.90	82.50	40.27
191		406.00		102.22	83.00	40.57
192		390.00		102.54	83.50	40.87
193		374.00		102.86	84.00	41.17
194		358.00		103.18	84.50	41.47
195		342.00		103.50	85.00	41.77
196		326.00		103.82	85.50	42.07
197		310.00		104.14	86.00	42.37
198		294.00		104.46	86.50	42.67
199		278.00		104.78	87.00	42.97
200		262.00		105.10	87.50	43.27
201		246.00		105.42	88.00	43.57
202		230.00		105.74	88.50	43.87
203		214.00		106.06	89.00	44.17
204		198.00		106.38	89.50	44.47
205		182.00		106.70	90.00	44.77
206		166.00		107.02	90.50	45.07
207		150.00		107.34	91.00	45.37
208		134.00		107.66	91.50	45.67
209		118.00		107.98	92.00	45.97
210		102.00		108.30	92.50	46.27
211		86.00		108.62	93.00	46.57
212		70.00		108.94	93.50	46.87
213		54.00		109.26	94.00	47.17
214		38.00		109.58	94.50	47.47
215		22.00		109.90	95.00	47.77
216		6.00		110.22	95.50	48.07
217				110.54	96.00	48.37
218				110.86	96.50	48.67
219				111.18	97.00	48.97
220				111.50	97.50	49.27
221				111.82	98.00	49.57
222				112.14	98.50	49.87
223				112.46	99.00	50.17
224				112.78	99.50	50.47
225				113.10	100.00	50.77
226				113.42	100.50	51.07
227				113.74	101.00	51.37
228				114.06	101.50	51.67
229				114.38	102.00	51.97
230				114.70	102.50	52.27
231				115.02	103.00	52.57
232				115.34	103.50	52.87
233				115.66	104.00	53.17
234				115.98	104.50	5

Life Annuity Rates—Females

Non-Participating

Age Last Birthday	Price of an Annuity Payable			Annuity Purchased by \$1,000		
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
6	\$2397.00	\$2492.00	\$2424.50	\$41.72	\$80.64	\$10.27
7	2394.00	2449.00	2431.50	41.77	80.57	10.26
8	2387.00	2442.00	2434.50	41.80	80.73	10.31
9	2377.00	2402.00	2414.50	42.07	80.82	10.26
10	2364.00	2389.00	2401.50	42.80	80.93	10.41
11	2348.00	2374.00	2386.50	42.57	81.86	10.46
12	2333.00	2358.00	2370.50	42.86	81.28	10.46
13	2317.00	2342.00	2354.50	43.16	81.35	10.46
14	2301.00	2326.00	2338.50	43.46	81.50	10.46
15	2285.00	2310.00	2322.50	43.76	81.66	10.76
16	2270.00	2295.00	2307.50	44.05	81.79	10.88
17	2255.00	2280.00	2292.50	44.35	81.93	10.91
18	2240.00	2264.00	2276.50	44.66	82.06	10.96
19	2224.00	2249.00	2261.50	44.96	82.22	11.06
20	2209.00	2234.00	2246.50	45.27	82.36	11.13
21	2194.00	2219.00	2231.50	45.58	82.53	11.20
22	2178.00	2203.00	2215.50	45.91	82.70	11.26
23	2163.00	2188.00	2200.50	46.23	82.85	11.36
24	2147.00	2172.00	2184.50	46.58	82.98	11.44
25	2131.00	2156.00	2168.50	46.93	83.19	11.58
26	2115.00	2140.00	2152.50	47.28	83.36	11.61
27	2099.00	2123.00	2136.50	47.66	83.55	11.71
28	2083.00	2106.00	2118.50	48.05	83.74	11.80
29	2067.00	2089.00	2100.50	48.47	83.93	11.90
30	2044.00	2070.00	2082.50	48.90	84.15	12.00
31	2027.00	2052.00	2064.50	49.33	84.37	12.11
32	2008.00	2033.00	2045.50	49.80	84.59	12.22
33	1989.00	2014.00	2026.50	50.28	84.83	12.34
34	1969.00	1994.00	2006.50	50.79	85.06	12.46
35	1948.00	1973.00	1985.50	51.33	85.34	12.59
36	1927.00	1952.00	1964.50	51.89	85.61	12.73
37	1905.00	1930.00	1942.50	52.49	85.91	12.87
38	1883.00	1908.00	1920.50	53.11	86.21	13.02
39	1860.00	1885.00	1897.50	53.76	86.53	13.18
40	1837.00	1862.00	1874.50	54.44	86.85	13.34
41	1812.00	1839.00	1850.50	55.16	87.20	13.51
42	1785.00	1812.00	1825.50	55.93	87.58	13.69
43	1758.00	1785.00	1800.50	56.72	87.96	13.89
44	1737.00	1762.00	1774.50	57.57	88.38	14.09
45	1710.00	1736.00	1747.50	58.48	88.83	14.31
46	1683.00	1708.00	1720.50	59.42	89.37	14.53
47	1656.00	1680.00	1692.50	60.42	89.96	14.77
48	1627.00	1649.00	1664.50	61.46	90.57	15.03
49	1598.00	1616.00	1635.50	62.55	91.21	15.30
50	1568.00	1583.00	1605.50	63.79	91.89	15.57

Life Annuity Rates—Females

Non-Participating

Age Last Birthday	Price of an Annuity Payable			Annuity Purchased by \$1,000		
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
50	\$1538.00	\$1563.00	\$1576.50	\$65.02	\$31.90	\$15.87
51	1507.00	1532.00	1544.50	66.36	32.64	16.19
52	1476.00	1501.00	1513.50	67.75	33.31	16.52
53	1444.00	1469.00	1481.50	69.25	34.04	16.87
54	1412.00	1437.00	1449.50	70.82	34.79	17.26
55	1379.00	1404.00	1416.50	72.52	35.61	17.65
56	1345.00	1371.00	1383.50	74.29	36.47	18.07
57	1312.00	1337.00	1349.50	76.22	37.40	18.50
58	1278.00	1303.00	1315.50	78.25	38.37	19.00
59	1243.00	1268.00	1280.50	80.45	39.43	19.59
60	1208.00	1233.00	1245.50	82.78	40.55	20.07
61	1173.00	1198.00	1210.50	85.25	41.74	20.65
62	1139.00	1164.00	1176.50	87.80	42.96	21.35
63	1104.00	1129.00	1141.50	90.58	44.29	22.09
64	1070.00	1093.00	1107.50	93.46	45.66	22.87
65	1036.00	1061.00	1073.50	96.53	47.13	23.29
66	1002.00	1027.00	1039.50	99.80	48.69	24.05
67	968.00	993.00	1005.50	103.31	50.36	24.85
68	935.00	960.00	972.50	106.95	52.08	25.71
69	902.00	927.00	939.50	110.86	53.94	26.61
70	870.00	895.00	907.50	114.94	55.87	27.56
71	838.00	863.00	875.50	119.33	57.94	28.65
72	807.00	832.00	844.50	123.92	60.10	29.79
73	776.00	801.00	813.50	128.87	62.42	30.98
74	746.00	771.00	783.50	134.05	64.85	31.91
75	717.00	742.00	754.50	139.47	67.39	33.13
76	688.00	713.00	725.50	145.35	70.13	34.45
77	659.00	685.00	697.50	151.52	72.99	35.85
78	633.00	658.00	670.50	157.98	75.99	37.29
79	607.00	632.00	644.50	164.74	79.11	38.79
80	582.00	607.00	619.50	171.82	82.27	40.35
81	558.00	583.00	595.50	179.21	85.76	41.97
82	535.00	560.00	572.50	186.92	89.29	43.65
83	513.00	538.00	550.50	194.93	92.94	45.40
84	491.00	516.00	528.50	203.67	96.90	47.23
85	470.00	495.00	507.50	212.77	101.01	49.20
86	450.00	475.00	487.50	222.22	105.26	51.30
87	431.00	456.00	468.50	232.02	109.63	53.53
88	413.00	438.00	450.50	242.13	114.16	55.90
89	396.00	421.00	433.50	252.53	118.70	57.99
90	380.00	405.00	417.50	263.16	123.46	60.00
91	365.00	390.00	402.50	273.97	128.21	62.25
92	350.00	375.00	387.50	285.71	133.33	64.65
93	336.00	361.00	373.50	297.62	138.50	67.20
94	323.00	348.00	360.50	309.80	143.65	69.90
95	310.00	335.00	347.50	322.48	148.85	72.75

CONTINENTAL LIFE INS. CO., SALT LAKE CITY, UTAH. 615.

Largest Amount of Insurance it will write on a Single Life, *\$25,000. Premiums for each \$1,000 Insurance (Participating). Adopted January 1, 1913.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.
15		\$40 87	\$30 81	\$25 85		\$101 89	\$65 19	\$47 35
16		41 36	31 23	26 20		101 95	65 26	47 42
17		42 04	31 68	26 58		102 02	65 34	47 50
18		42 67	32 14	26 97		102 09	65 42	47 58
19		43 32	32 62	27 38		102 16	65 51	47 66
20	\$19 10	43 99	33 12	27 81	\$344	102 24	65 60	47 74
21	19 50	44 70	33 65	28 25	350	102 32	65 69	47 83
22	19 92	45 42	34 19	28 71	356	102 40	65 78	47 92
23	20 37	46 18	34 76	29 19	361	102 49	65 88	48 03
24	20 83	46 93	35 35	29 70	367	102 58	65 98	48 13
25	21 32	47 74	35 96	30 22	373	102 66	66 07	48 24
26	21 83	48 57	36 59	30 75	380	102 76	66 18	48 37
27	22 36	49 45	37 27	31 32	386	102 87	66 28	48 52
28	22 93	50 33	37 97	31 92	393	102 98	66 40	48 65
29	23 53	51 29	38 68	32 54	400	103 11	66 53	48 81
30	24 16	52 25	39 41	33 17	408	103 24	66 67	48 98
31	24 82	53 26	40 20	33 85	415	103 36	66 82	49 17
32	25 52	54 31	41 00	34 54	423	103 47	66 97	49 37
33	26 25	55 39	41 83	35 27	431	103 60	67 15	49 58
34	27 03	56 51	42 69	36 04	440	103 73	67 34	49 83
35	27 85	57 69	43 60	36 85	449	103 93	67 53	50 09
36	28 73	58 91	44 55	37 67	457	104 11	67 76	50 33
37	29 64	60 16	45 53	38 53	467	104 27	68 01	50 62
38	30 61	61 48	46 57	39 45	476	104 48	68 28	50 93
39	31 64	62 85	47 65	40 41	486	104 69	68 57	51 28
40	32 74	64 27	48 80	41 43	496	104 95	68 89	51 67
41	33 90	65 74	49 97	42 50	507	105 20	69 26	52 09
42	35 14	67 28	51 20	43 63	518	105 52	69 66	52 57
43	36 46	68 87	52 49	44 81	529	105 84	70 10	53 09
44	37 86	70 55	53 86	46 07	540	106 22	70 56	53 69
45	39 35	72 28	55 30	47 40	552	106 64	71 09	54 33
46	40 92	74 11	56 80	48 79	565	107 12	71 67	55 04
47	42 60	76 00	58 41	50 29	577	107 64	72 32	55 89
48	44 41	77 98	60 08	51 67	590	108 21	73 03	56 79
49	46 31	80 05	61 84	53 56	603	108 83	73 83	57 79
50	48 35	82 21	63 70	55 35	616	109 53	74 72	58 90
51	50 52	84 47	65 65	57 26	630	110 30	75 70	60 12
52	52 85	86 82	67 79	59 30	644	111 14	76 79	61 46
53	55 32	89 29	69 91	61 47	658	112 09	78 02	62 95
54	57 97	91 85	72 23	63 80	672	113 14	79 31	64 60
55	60 80	94 54	74 68	66 28	687	114 30	81 75	66 43
56	63 81	97 37	77 30	68 94	702	115 59	82 36	68 44
57	67 02	100 83	80 06	71 79	717	117 02	84 14	70 63
58	70 44	103 43	83 02	74 84	732	118 60	86 11	73 00
59	74 12	106 71	86 20	78 15	747	120 32	88 30	75 64
60	78 05	110 16	89 60	81 70	762	122 21	90 72	78 46

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

*All above \$10,000 reinsured.

Largest Amount of Insurance it will write on a Single Life, *\$25,000.
Premiums for Each \$1,000 Insurance (Nonparticipating).

Adopted January 1, 1913.

Including Total and Permanent Disability Benefits													
Age at Issue	End't at 85. Continuous Annual Premiums.	LIFE.			ENDOWMENT. Continuous Annual Premiums.					RENEWABLE AND CONVERTIBLE TERM.			
		10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	5 Years.	10 Years.	15 Years.	20 Years.
15	\$18 36	.....	.....	\$20 78	\$91 03	\$57 52	\$41 23	\$31 75	\$25 72	.....	.....	.....	.....
16	13 68	.....	.....	21 04	91 06	57 55	41 28	31 79	25 77	.....	.....	.....	.....
17	13 91	.....	.....	21 35	91 11	57 80	41 33	31 85	25 83	.....	.....	.....	.....
18	14 22	.....	.....	21 68	91 14	57 84	41 39	31 91	25 89	.....	.....	.....	.....
19	14 53	.....	.....	22 02	91 17	57 88	41 44	31 97	25 96	.....	.....	.....	.....
20	14 85	\$36 57	\$27 02	22 36	91 22	57 74	41 50	32 03	26 04	\$9 16	\$9 31	\$9 49	\$9 70
21	15 14	37 14	27 46	22 76	91 26	57 78	41 56	32 09	26 12	9 22	9 38	9 57	9 80
22	15 51	37 75	27 91	23 10	91 31	57 84	41 61	32 18	26 22	9 28	9 45	9 66	9 92
23	15 68	38 38	28 38	23 49	91 35	57 90	41 70	32 28	26 31	9 34	9 54	9 75	10 04
24	16 24	39 01	28 86	23 92	91 40	57 95	41 74	32 33	26 41	9 42	9 62	9 86	10 17
25	16 66	39 68	29 37	24 34	91 46	58 01	41 83	32 43	26 53	9 50	9 72	9 98	10 32
26	17 07	40 38	29 89	24 78	91 52	58 09	41 92	32 53	26 66	9 58	9 81	10 10	10 47
27	17 51	41 11	30 43	25 23	91 58	58 16	42 00	32 64	26 80	9 67	9 92	10 23	10 64
28	17 96	41 86	31 01	25 72	91 65	58 25	42 09	32 78	26 96	9 76	10 04	10 39	10 83
29	18 44	42 63	31 59	26 21	91 72	58 34	42 18	32 90	27 13	9 87	10 16	10 54	11 05
30	18 98	43 44	32 21	26 73	91 81	58 43	42 30	33 05	27 31	9 98	10 30	10 72	11 28
31	19 51	44 28	32 83	27 28	91 88	58 53	42 43	33 21	27 53	10 10	10 46	10 92	11 54
32	20 08	45 14	33 49	27 84	91 98	58 64	42 60	33 38	27 75	10 23	10 63	11 13	11 84
33	20 66	46 04	34 18	28 42	92 08	58 76	42 74	33 58	28 01	10 38	10 81	11 37	12 16
34	21 31	46 97	34 89	29 04	92 18	58 89	42 91	33 80	28 29	10 53	11 01	11 64	12 54
35	21 95	47 96	35 64	29 69	92 30	59 05	43 09	34 05	28 61	10 71	11 23	11 94	12 96
36	22 70	48 95	36 40	30 36	92 43	59 21	43 30	34 32	28 94	10 90	11 48	12 28	13 41
37	23 46	50 00	37 21	31 06	92 58	59 38	43 52	34 61	29 33	11 12	11 76	12 66	13 93
38	24 25	51 08	38 06	31 80	92 71	59 58	43 79	34 94	29 76	11 35	12 07	13 09	14 53
39	25 09	52 20	38 92	32 57	92 88	59 80	44 07	35 32	30 23	11 60	12 40	13 57	15 15
40	25 97	53 37	39 84	33 39	93 07	60 04	44 40	35 72	30 75	11 89	12 80	14 11	15 87
41	26 95	54 59	40 80	34 24	93 27	60 32	44 73	36 19	31 33	12 20	13 23	14 71	16 66
42	27 96	55 85	41 80	35 15	93 51	60 63	45 15	36 70	31 98	12 56	13 74	15 39	17 55
43	29 00	57 17	42 84	36 10	93 76	60 96	45 58	37 27	32 69	12 96	14 30	16 15	18 54
44	30 17	58 53	43 95	37 11	94 05	61 35	46 07	37 90	33 47	13 41	14 94	17 00	19 64
45	31 39	59 96	45 09	38 17	94 37	61 77	46 60	38 60	34 34	13 94	15 66	17 96	20 84
46	32 68	61 45	46 31	39 29	94 75	62 25	47 26	39 39	35 29	14 54	16 47	19 02	22 18
47	34 07	62 98	47 59	40 50	95 15	62 79	47 94	40 25	36 35	15 21	17 40	20 20	23 65
48	35 55	64 60	48 93	41 76	95 61	63 40	48 69	41 21	37 49	15 99	18 42	21 52	25 27
49	37 14	66 29	50 35	43 12	96 12	64 06	49 56	42 29	38 77	16 87	19 57	22 98	27 06
50	38 88	68 04	51 84	44 55	96 69	64 83	50 51	43 46	40 15	17 85	20 84	24 58	29 00
51	40 61	69 87	53 41	46 09	97 34	65 65	51 56	44 75	41 65	18 94	22 26	26 36	31 12
52	42 54	71 77	55 08	47 72	98 04	66 57	52 71	46 17	43 39	20 17	23 83	28 32	33 44
53	44 60	73 77	56 83	49 45	98 83	67 60	54 00	47 74	45 09	21 52	25 56	30 46	35 94
54	46 77	75 84	58 68	51 31	99 71	68 73	55 43	49 44	47 03	23 04	27 48	32 82	38 65
55	49 11	78 01	60 65	53 80	100 67	69 98	57 00	51 31	49 11	24 72	29 60	35 40	41 56
56	51 61	80 28	62 74	55 44	101 73	71 37	58 73	53 85	.....	.....	.....	.....	.....
57	54 30	82 66	64 96	57 72	102 91	72 91	60 64	55 59	.....	.....	.....	.....	.....
58	57 17	85 15	67 93	60 17	104 23	74 80	62 73	58 03	.....	.....	.....	.....	.....
59	60 06	87 77	69 85	62 81	105 68	76 48	65 03	60 68	.....	.....	.....	.....	.....
60	63 58	90 54	72 85	65 65	107 29	78 58	67 56	63 56	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
Quarterly rates add 6 per cent and divide by 4.
\$10,000 reinsured.

Premium Rates (Nonparticipating) for \$10.00 Monthly Income to Beneficiary

During Life, with 98% Payments Certain.

American 3½% Reserve.

Commuted Value \$1,754.00.

618 **EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y**

Largest Amount of Insurance it will write on a Single Life, \$200,000. Premiums for each \$1,000 Insurance (Participating.).
New York State Standard Policies.

Age at Issue.	ADOPTED JAN. 1, 1907.				ADOPTED MARCH 1, 1909.					ADOPTED NOV. 1, 1907.				
	*LIFE.				ENDOWMENT. Continuous Annual Premiums.					TERM. Exchangeable.				
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
15	\$17 40	\$44 62	\$33 03	\$27 34	100 60	\$65 17	\$47 79	\$37 64	\$31 10	.....	.....	.....	.....	.....
16	17 73	45 22	33 48	27 72	100 78	65 31	47 92	37 76	31 22	.....	.....	.....	.....	.....
17	18 07	45 85	33 95	28 12	100 97	65 46	48 05	37 88	31 35	.....	.....	.....	.....	.....
18	18 44	46 49	34 44	28 53	101 16	65 61	48 18	38 01	31 48	.....	.....	.....	.....	.....
19	18 81	47 16	34 94	28 95	101 36	65 77	48 33	38 15	31 63	.....	.....	.....	.....	.....
20	19 21	47 85	35 46	29 39	101 57	65 93	48 48	38 30	31 77	.....	.....	.....	.....	.....
21	19 62	48 56	36 00	29 84	101 78	66 11	48 63	38 45	31 93	\$11 46	\$11 62	\$11 81	\$12 05	\$12 29
22	20 06	49 30	36 55	30 31	102 01	66 29	48 79	38 61	32 10	11 58	11 75	11 96	12 22	12 46
23	20 51	50 06	37 13	30 80	102 24	66 47	48 96	38 78	32 28	11 70	11 89	12 11	12 39	12 63
24	20 99	50 85	37 73	31 31	102 48	66 67	49 14	38 95	32 46	11 83	12 03	12 27	12 58	12 82
25	21 49	51 67	38 35	31 83	102 73	66 87	49 33	39 14	32 67	11 97	12 18	12 45	12 79	13 03
26	22 01	52 51	38 98	32 37	102 99	67 08	49 53	39 34	32 88	12 12	12 35	12 63	13 01	13 25
27	22 56	53 38	39 65	32 94	103 28	67 30	49 73	39 55	33 12	12 27	12 52	12 94	13 26	13 50
28	23 14	54 28	40 33	33 52	103 54	67 53	49 95	39 78	33 37	12 43	12 71	13 05	13 51	13 75
29	23 74	55 21	41 05	34 13	103 83	67 78	50 18	40 02	33 63	12 61	12 91	13 29	13 80	14 04
30	24 38	56 18	41 73	34 76	104 14	68 03	50 43	40 28	33 93	12 80	13 12	13 54	14 11	14 35
31	25 05	57 18	42 55	35 42	104 45	68 30	50 69	40 55	34 24	13 00	13 36	13 82	14 46	14 70
32	25 75	58 21	43 34	36 11	104 79	68 58	50 96	40 85	34 58	13 22	13 61	14 12	14 84	15 08
33	26 50	59 28	44 16	36 82	105 13	68 88	51 26	41 18	34 95	13 45	13 88	14 45	15 26	15 50
34	27 28	60 39	45 02	37 56	105 49	69 19	51 57	41 52	35 36	13 71	14 18	14 81	15 72	15 96
35	28 11	61 53	45 91	38 34	105 87	69 52	51 91	41 90	35 80	13 98	14 50	15 21	16 24	16 48
36	28 98	62 71	46 83	39 15	106 27	69 88	52 28	42 31	36 28	14 28	14 85	15 65	16 81	17 05
37	29 90	63 94	47 79	40 00	106 69	70 25	52 67	42 76	36 81	14 60	15 24	16 14	17 44	17 68
38	30 88	65 21	48 79	40 89	107 13	70 65	53 10	43 24	37 38	14 95	15 68	16 69	18 14	18 38
39	31 91	66 53	49 83	41 81	107 59	71 08	53 56	43 77	38 01	15 33	16 13	17 29	18 90	19 14
40	33 01	67 90	50 92	42 79	108 07	71 54	54 06	44 35	38 70	15 75	16 65	17 96	19 76	20 00
41	34 16	69 32	52 06	43 82	108 59	72 04	54 60	44 99	39 45	16 20	17 22	18 70	20 69	20 93
42	35 39	70 79	53 24	44 90	109 14	72 58	55 20	45 68	40 28	16 70	17 87	19 53	21 73	21 97
43	36 70	72 32	54 49	46 04	109 72	73 16	55 85	46 44	41 19	17 26	18 59	20 44	22 87	23 11
44	38 08	73 91	55 79	47 25	110 35	73 80	56 56	47 28	42 19	17 83	19 39	21 46	24 13	24 37
45	39 55	75 57	57 16	48 52	111 03	74 43	57 34	48 21	43 28	18 37	20 38	22 53	25 52	25 76
46	41 12	77 30	58 60	49 87	111 75	75 24	58 20	49 22	.....	19 35	21 27	23 83	27 04	27 28
47	42 79	79 10	60 11	51 81	112 54	76 06	59 14	50 33	.....	20 23	22 38	25 20	28 71	28 95
48	44 57	80 98	61 71	52 83	113 38	76 95	60 17	51 56	.....	21 21	23 61	26 72	30 54	30 78
49	46 46	82 95	63 39	54 45	114 29	77 93	61 31	52 90	.....	22 30	24 97	28 46	32 54	32 78
50	48 48	84 99	65 16	56 17	115 28	79 00	62 55	54 37	.....	23 51	26 47	30 23	34 73	34 97
51	50 62	87 12	67 03	58 01	116 34	80 16	63 91	55 98	.....	24 85	28 13	32 25	37 10	37 34
52	52 91	89 35	69 01	59 97	117 48	81 43	65 41	57 75	.....	26 33	29 96	34 46	39 63	39 87
53	55 35	91 68	71 10	62 06	118 71	82 81	67 05	59 67	.....	27 97	31 97	36 88	42 47	42 71
54	57 35	94 11	73 31	64 29	120 04	84 33	68 84	61 77	.....	29 77	34 17	39 53	45 47	45 71
55	60 72	96 66	75 66	66 69	121 49	85 98	70 31	64 07	.....	31 76	36 60	42 42	48 71	48 95
56	63 68	99 33	78 16	.....	123 05	87 79	72 97	.....	.....	33 94	39 26	45 57	52 17	52 41
57	66 84	102 13	80 82	.....	124 74	89 77	75 92	.....	.....	36 35	42 18	49 00	55 33	55 57
58	70 22	105 08	83 66	.....	126 58	91 94	77 91	.....	.....	38 99	45 38	52 72	59 35	59 59
59	73 83	108 19	86 69	.....	128 58	94 33	80 73	.....	.....	41 90	48 99	56 74	64 10	64 34
60	77 69	111 47	89 94	.....	130 76	96 94	83 62	.....	.....	45 09	52 72	61 08	68 63	68 87

For policies containing Disability Benefits addition of 15c to \$1.50 made according to age and form of policy.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

*Rates ages 15 to 20 inclusive, adopted February, 1909.

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y. 619

(Limit \$100,000)

Premium Rates, Including Total Disability (Participating) for \$1,000

American 3 per cent

Adopted April 6, 1915

Age.	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
15	\$17 65	\$45 01	\$33 32	\$27 60	\$100 84	\$65 34	\$47 98	\$37 82	\$31 28
16	17 99	45 62	33 78	27 99	101 03	65 50	48 12	37 95	31 41
17	18 34	46 27	34 27	28 41	101 24	65 67	48 26	38 08	31 55
18	18 72	46 92	34 77	28 83	101 44	65 84	48 40	38 23	31 69
19	19 10	47 60	35 29	29 26	101 66	66 02	48 56	38 38	31 86
20	19 51	48 31	35 82	29 71	101 88	66 19	48 72	38 54	32 01
21	19 93	49 03	36 37	30 18	102 10	66 38	48 88	38 70	32 18
22	20 38	49 79	36 93	30 66	102 35	66 57	49 06	38 88	32 37
23	20 84	50 56	37 53	31 16	102 59	66 76	49 24	39 06	32 56
24	21 34	51 36	38 14	31 68	102 84	66 97	49 44	39 24	32 76
25	21 85	52 20	38 77	32 21	103 10	67 19	49 64	39 45	32 99
26	22 38	53 05	39 41	32 76	103 37	67 41	49 85	39 66	33 22
27	22 95	53 94	40 09	33 34	103 66	67 65	50 07	39 89	33 48
28	23 54	54 85	40 78	33 93	103 95	67 89	50 30	40 14	33 75
29	24 15	55 79	41 52	34 56	104 25	68 16	50 55	40 40	34 03
30	24 81	56 78	42 27	35 21	104 58	68 43	50 82	40 68	34 36
31	25 50	57 80	43 06	35 89	104 91	68 72	51 10	40 98	34 69
32	26 22	58 85	43 87	36 60	105 27	69 02	51 40	41 31	35 06
33	26 99	59 94	44 71	37 33	105 64	69 35	51 73	41 67	35 46
34	27 79	61 06	45 59	38 09	106 03	69 69	52 07	42 04	35 90
35	28 65	62 23	46 51	38 90	106 44	70 05	52 44	42 46	36 37
36	29 55	63 44	47 46	39 75	106 87	70 44	52 85	42 91	36 88
37	30 50	64 70	48 45	40 64	107 33	70 85	53 29	43 40	37 43
38	31 51	66 00	49 48	41 57	107 81	71 29	53 77	43 92	38 02
39	32 57	67 35	50 55	42 53	108 31	71 77	54 28	44 49	38 68
40	33 71	68 76	51 68	43 55	108 84	72 28	54 83	45 10	39 40
41	34 90	70 22	52 87	44 62	109 41	72 84	55 42	45 77	40 17
42	36 17	71 73	54 11	45 74	110 02	73 45	56 07	46 49	41 03
43	37 52	73 30	55 43	46 92	110 67	74 11	56 77	47 27	41 97
44	38 95	74 95	56 79	48 17	111 37	74 83	57 52	48 14	43 00
45	40 47	76 68	58 22	49 48	112 14	75 59	58 34	49 10	44 12
46	42 10	78 49	59 71	50 87	112 98	76 42	59 23	50 14	-----
47	43 84	80 39	61 27	52 34	113 91	77 31	60 20	51 28	-----
48	45 69	82 38	62 92	53 90	114 89	78 26	61 26	52 55	-----
49	47 66	84 45	64 65	55 56	115 93	79 28	62 43	53 93	-----
50	49 77	86 58	66 46	57 32	117 03	80 38	63 70	55 45	-----
51	52 01	88 78	68 36	59 20	118 17	81 54	65 09	57 12	-----
52	54 41	91 05	70 37	61 20	119 35	82 81	66 62	58 95	-----
53	56 96	93 39	72 48	63 34	120 60	84 19	68 29	60 94	-----
54	59 68	95 83	74 70	65 62	121 94	85 71	70 11	63 12	-----
55	62 58	98 38	77 06	68 07	123 38	87 36	72 11	65 50	-----

For semi-annual rates, add 4 per cent and divide by 2,
For quarterly rates, add 6 per cent and divide by 4.

CONVERTIBLE POLICY

Premium Rate per
\$1,000 of Insurance

Options per \$1,000

Age	Annual Additional Prem. for First 5 Years Annual Prem. for Disability		Age	AT END OF FIVE YEARS			(4) When Policy Paid-up Additional Years' Prem. for End'm't
				(1) Reduced An. Prem.	(2) Insurance Increased to	(3) Additional Year's Prem. for Paid-up	
15	\$21.37	\$0.34	15	\$12.82	\$1,552	16¾	16¾
16	21.77	.35	16	13.06	1,550	16½	16
17	22.18	.37	17	13.31	1,548	16½	15½
18	22.61	.38	18	13.57	1,546	16¼	15¼
19	23.07	.40	19	13.84	1,544	16¼	14¾
20	23.54	.41	20	14.12	1,542	16	14½
21	24.04	.42	21	14.42	1,540	15¾	14
22	24.55	.44	22	14.73	1,538	15¾	13½
23	25.10	.46	23	15.06	1,536	15½	13¼
24	25.67	.48	24	15.40	1,534	15¼	13
25	26.27	.49	25	15.76	1,532	15¼	12½
26	26.89	.50	26	16.13	1,529	15	12
27	27.55	.52	27	16.53	1,527	14¾	11¾
28	28.24	.54	28	16.94	1,525	14½	11½
29	28.97	.56	29	17.38	1,522	14½	11
30	29.73	.58	30	17.84	1,519	14¼	10½
31	30.54	.61	31	18.32	1,517	14	10¼
32	31.38	.64	32	18.83	1,514	13¾	10
33	32.27	.66	33	19.36	1,512	13½	9½
34	33.21	.69	34	19.93	1,509	13¼	9¼
35	34.19	.73	35	20.51	1,506	13	9
36	35.23	.77	36	21.14	1,503	13	8½
37	36.33	.81	37	21.80	1,500	12¾	8
38	37.49	.85	38	22.49	1,497	12½	7¾
39	38.71	.89	39	23.23	1,494	12¼	7½
40	40.00	.94	40	24.00	1,491	12	7¼
41	41.36	.99	41	24.82	1,487	11¾	6¾
42	42.81	1.05	42	25.69	1,484	11½	6½
43	44.34	1.10	43	25.90	1,481	11¼	6¼
44	45.95	1.17	44	27.57	1,477	11	6
45	47.67	1.24	45	28.60	1,474	10¾	5½
46	49.48	1.31	46	29.69	1,470	10½	5¼
47	51.41	1.40	47	30.85	1,467	10	5¼
48	53.45	1.49	48	32.07	1,463	9¾	5
49	55.61	1.60	49	33.37	1,460	9½	4¾
50	57.90	1.71	50	34.74	1,456	9¼	4½
51	60.33	1.84	51	36.20	1,453	9	4¼
52	62.90	1.98	52	37.74	1,449	8¾	4
53	65.61	2.12	53	39.37	1,445	8½	3¾
54	68.49	2.27	54	41.09	1,442	8¼	3½
55	71.54	2.43	55	42.92	1,438	8	3¼
56	74.77	.....	56	44.86	1,434	7¾	3
57	78.18	.....	57	46.91	1,430	7½	2¾
58	81.80	.....	58	49.08	1,426	7¼	2½
59	85.64	.....	59	51.38	1,422	7	2½
60	89.70	.....	60	53.82	1,418	6¾	2¼
61	94.00	.....	61	56.40	1,414	6½	2
62	98.56	.....	62	59.14	1,410	6¼	2
63	103.38	.....	63	62.03	1,405	6	1¾
64	108.50	.....	64	65.10	1,401	5¾	1¾
65	113.92	.....	65	68.35	1,397	5½	1½

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y. 621

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3% Reserve.

Commuted Value, \$1,838.88.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
21	41 74	339 53	337 68	336 53	336 07	362 86	359 42	356 83	355 39	354 86	123 53	116 40	112 10	110 35	109 78
22	42 65	40 39	38 52	37 37	36 89	63 84	60 34	57 72	56 26	55 73	123 05	115 70	111 81	109 51	108 94
23	43 56	41 23	39 34	38 18	37 70	64 87	61 30	58 66	57 17	56 64	122 62	115 06	110 52	108 70	108 12
24	44 57	42 17	40 27	39 07	38 59	65 96	62 28	59 59	58 10	57 58	122 23	114 43	109 78	107 93	107 33
25	45 65	43 18	41 21	40 01	39 53	67 06	63 31	60 58	59 06	58 54	121 92	113 83	109 03	107 16	106 56
26	46 73	44 16	42 17	40 94	40 46	68 18	64 37	61 58	60 07	59 52	121 63	113 28	108 34	106 42	105 82
27	47 90	45 26	43 22	42 00	41 50	69 41	65 50	62 66	61 13	60 58	121 39	112 75	107 64	105 70	105 10
28	49 13	46 37	44 30	43 06	42 55	70 66	66 62	63 77	62 18	61 63	121 20	112 27	107 02	105 05	104 42
29	50 42	47 57	45 46	44 18	43 66	72 00	67 85	64 92	63 31	62 76	121 06	111 84	106 42	104 40	103 78
30	51 79	48 84	46 66	45 36	44 83	73 42	69 12	66 10	64 49	63 91	121 03	111 53	105 91	103 85	103 23
31	53 26	50 18	47 93	46 58	46 06	74 88	70 44	67 37	65 71	65 14	121 01	111 22	105 41	103 30	102 67
32	54 79	51 58	49 25	47 90	47 35	76 42	71 83	68 66	66 98	66 41	121 08	111 02	105 02	102 86	102 22
33	56 42	53 09	50 66	49 27	48 72	78 02	73 27	70 01	68 30	67 70	121 27	110 93	104 74	102 50	101 86
34	58 18	54 65	52 15	50 74	50 16	79 75	74 81	71 45	69 67	69 07	121 49	110 86	104 47	102 17	101 52
35	60 05	56 35	53 74	52 27	51 70	81 58	76 42	72 94	71 14	70 51	121 87	110 95	104 35	102 00	101 33
36	62 02	58 13	55 37	53 83	53 28	83 45	78 07	74 47	72 62	72 00	122 38	111 17	104 38	101 95	101 26
37	64 15	60 00	57 17	55 56	54 98	85 44	79 85	76 10	74 21	73 56	122 95	111 46	104 45	101 93	101 23
38	66 41	62 02	59 04	57 41	56 78	87 58	81 72	77 83	75 84	75 19	123 70	111 91	104 69	102 10	101 38
39	68 81	64 18	61 01	59 30	58 68	89 81	83 66	79 61	77 54	76 87	124 54	112 49	105 05	102 36	101 62
40	71 38	66 46	63 12	61 34	60 70	92 26	85 78	81 53	79 39	78 70	125 54	113 23	105 55	102 77	102 00
41	74 06	68 86	65 33	63 46	62 81	94 73	87 96	83 50	81 29	80 57	126 67	114 07	106 15	103 27	102 48
42	77 02	71 47	67 73	65 76	65 09	97 42	90 29	85 61	83 30	82 56	128 02	115 18	106 99	103 99	103 18
43	80 14	74 26	70 27	68 18	67 49	100 30	92 81	87 86	85 44	84 67	129 55	116 42	108 00	104 88	104 02
44	83 52	77 23	72 98	70 78	70 03	103 37	95 47	90 24	87 70	86 88	131 26	117 86	109 15	106 89	105 00
45	87 10	80 38	75 84	73 51	72 72	106 66	98 33	92 78	90 10	89 23	133 18	119 50	110 50	107 09	106 15
46	90 96	83 78	78 94	76 46	75 62	110 06	101 30	95 45	92 59	91 70	135 36	121 39	112 08	108 50	107 52
47	95 11	87 46	82 22	79 56	78 70	113 76	104 54	98 30	95 28	94 34	137 81	123 53	113 90	110 14	109 10
48	99 53	91 37	85 75	82 90	81 96	117 74	108 00	101 38	98 16	97 15	140 54	125 90	115 97	111 98	110 88
49	104 28	95 59	89 52	86 42	85 44	121 99	111 72	104 64	101 18	100 13	143 59	128 59	118 30	114 07	112 90
50	109 39	100 10	93 58	90 24	89 16	126 55	115 70	108 14	104 45	103 30	146 93	131 57	120 86	116 38	115 13
51	114 82	104 88	97 85	94 25	93 10	131 83	119 90	111 84	107 90	106 68	150 60	134 83	123 70	118 92	117 58
52	120 65	110 04	102 43	98 52	97 30	136 40	124 44	115 82	111 58	110 28	154 68	138 48	126 86	121 78	120 34
53	126 86	115 61	107 35	103 10	101 78	142 03	129 34	120 12	115 54	114 12	159 14	142 46	130 32	124 90	123 34
54	133 54	121 56	112 63	108 00	106 56	148 01	134 59	124 73	119 76	118 22	164 06	146 86	134 16	128 35	126 65
55	140 71	127 92	118 27	113 26	111 65	154 44	140 30	129 70	124 30	122 64	169 46	151 70	138 36	132 12	130 27
56	148 39	134 71	124 30	118 85	117 10	161 18	146 80	134 98	129 17	127 37	.....	.....	.....	.....	.....
57	156 02	142 03	130 78	124 82	122 90	168 48	152 78	140 66	134 35	132 41	.....	.....	.....	.....	.....
58	165 43	149 93	137 74	131 21	129 12	176 42	159 89	146 88	140 02	137 88	.....	.....	.....	.....	.....
59	174 89	158 38	145 20	138 07	135 77	184 99	167 54	153 55	146 09	143 74	.....	.....	.....	.....	.....
60	183 02	167 50	153 24	145 39	142 87	194 26	175 82	160 80	152 64	150 05	.....	.....	.....	.....	.....
61	195 91	177 29	161 86	153 26	150 46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	207 53	187 75	171 10	161 66	158 59	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	220 01	199 01	181 01	170 66	167 28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	233 40	211 10	191 69	180 38	176 62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	247 85	224 16	203 18	190 75	186 60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

LIFE ANNUITY RATES.

MALES.

Age Last Birthday	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday	Price of \$100 Annuity.			Annuity purchased by \$1,000.		
	100 Annuity.	50 Annuity.	Quarterly	Annual Payment.	Single Annual Payment.	Quarterly Payment.		100 Annuity.	50 Annuity.	Quarterly	Annual Payment.	Single Annual Payment.	Quarterly Payment.
40	1700	3400	8500	1700	3400	8500	40	1700	3400	8500	1700	3400	8500
41	1705	3410	8510	1705	3410	8510	41	1705	3410	8510	1705	3410	8510
42	1710	3420	8520	1710	3420	8520	42	1710	3420	8520	1710	3420	8520
43	1715	3430	8530	1715	3430	8530	43	1715	3430	8530	1715	3430	8530
44	1720	3440	8540	1720	3440	8540	44	1720	3440	8540	1720	3440	8540
45	1725	3450	8550	1725	3450	8550	45	1725	3450	8550	1725	3450	8550
46	1730	3460	8560	1730	3460	8560	46	1730	3460	8560	1730	3460	8560
47	1735	3470	8570	1735	3470	8570	47	1735	3470	8570	1735	3470	8570
48	1740	3480	8580	1740	3480	8580	48	1740	3480	8580	1740	3480	8580
49	1745	3490	8590	1745	3490	8590	49	1745	3490	8590	1745	3490	8590
50	1750	3500	8600	1750	3500	8600	50	1750	3500	8600	1750	3500	8600
51	1755	3510	8610	1755	3510	8610	51	1755	3510	8610	1755	3510	8610
52	1760	3520	8620	1760	3520	8620	52	1760	3520	8620	1760	3520	8620
53	1765	3530	8630	1765	3530	8630	53	1765	3530	8630	1765	3530	8630
54	1770	3540	8640	1770	3540	8640	54	1770	3540	8640	1770	3540	8640
55	1775	3550	8650	1775	3550	8650	55	1775	3550	8650	1775	3550	8650
56	1780	3560	8660	1780	3560	8660	56	1780	3560	8660	1780	3560	8660
57	1785	3570	8670	1785	3570	8670	57	1785	3570	8670	1785	3570	8670
58	1790	3580	8680	1790	3580	8680	58	1790	3580	8680	1790	3580	8680
59	1795	3590	8690	1795	3590	8690	59	1795	3590	8690	1795	3590	8690
60	1800	3600	8700	1800	3600	8700	60	1800	3600	8700	1800	3600	8700
61	1805	3610	8710	1805	3610	8710	61	1805	3610	8710	1805	3610	8710
62	1810	3620	8720	1810	3620	8720	62	1810	3620	8720	1810	3620	8720
63	1815	3630	8730	1815	3630	8730	63	1815	3630	8730	1815	3630	8730
64	1820	3640	8740	1820	3640	8740	64	1820	3640	8740	1820	3640	8740
65	1825	3650	8750	1825	3650	8750	65	1825	3650	8750	1825	3650	8750
66	1830	3660	8760	1830	3660	8760	66	1830	3660	8760	1830	3660	8760
67	1835	3670	8770	1835	3670	8770	67	1835	3670	8770	1835	3670	8770
68	1840	3680	8780	1840	3680	8780	68	1840	3680	8780	1840	3680	8780
69	1845	3690	8790	1845	3690	8790	69	1845	3690	8790	1845	3690	8790
70	1850	3700	8800	1850	3700	8800	70	1850	3700	8800	1850	3700	8800
71	1855	3710	8810	1855	3710	8810	71	1855	3710	8810	1855	3710	8810
72	1860	3720	8820	1860	3720	8820	72	1860	3720	8820	1860	3720	8820
73	1865	3730	8830	1865	3730	8830	73	1865	3730	8830	1865	3730	8830
74	1870	3740	8840	1870	3740	8840	74	1870	3740	8840	1870	3740	8840
75	1875	3750	8850	1875	3750	8850	75	1875	3750	8850	1875	3750	8850
76	1880	3760	8860	1880	3760	8860	76	1880	3760	8860	1880	3760	8860
77	1885	3770	8870	1885	3770	8870	77	1885	3770	8870	1885	3770	8870
78	1890	3780	8880	1890	3780	8880	78	1890	3780	8880	1890	3780	8880
79	1895	3790	8890	1895	3790	8890	79	1895	3790	8890	1895	3790	8890
80	1900	3800	8900	1900	3800	8900	80	1900	3800	8900	1900	3800	8900
81	1905	3810	8910	1905	3810	8910	81	1905	3810	8910	1905	3810	8910
82	1910	3820	8920	1910	3820	8920	82	1910	3820	8920	1910	3820	8920
83	1915	3830	8930	1915	3830	8930	83	1915	3830	8930	1915	3830	8930
84	1920	3840	8940	1920	3840	8940	84	1920	3840	8940	1920	3840	8940
85	1925	3850	8950	1925	3850	8950	85	1925	3850	8950	1925	3850	8950
86	1930	3860	8960	1930	3860	8960	86	1930	3860	8960	1930	3860	8960
87	1935	3870	8970	1935	3870	8970	87	1935	3870	8970	1935	3870	8970
88	1940	3880	8980	1940	3880	8980	88	1940	3880	8980	1940	3880	8980
89	1945	3890	8990	1945	3890	8990	89	1945	3890	8990	1945	3890	8990
90	1950	3900	9000	1950	3900	9000	90	1950	3900	9000	1950	3900	9000

LIFE ANNUITY RATES.

FEMALES

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.		
	\$100 Annuity.	\$50 Annuity.	Quarterly.	Annual Payment.	Half-Annual Payment.	Quarterly Payment.		\$100 Annuity.	\$50 Annuity.	Quarterly.	Annual Payment.	Half-Annual Payment.	Quarterly Payment.
35	3048 20	2275 70	2288 70	307 70	216 00	9 39	45	1754 00	1021 70	1021 70	1754 00	854 00	228 90
36	3057 20	2284 20	2297 70	31 21	16 70	9 39	46	1725 00	1021 00	1021 00	1725 00	854 00	228 90
37	3064 50	2291 50	2305 00	31 10	16 85	9 39	47	1697 00	1021 00	1021 00	1697 00	854 00	228 90
38	3070 10	2297 10	2310 00	31 10	16 85	9 39	48	1667 00	1021 00	1021 00	1667 00	854 00	228 90
39	3074 30	2301 30	2314 00	31 10	16 85	9 39	49	1637 00	1021 00	1021 00	1637 00	854 00	228 90
40	3078 40	2305 40	2317 30	31 10	16 85	9 39	50	1607 00	1021 00	1021 00	1607 00	854 00	228 90
41	3082 70	2309 70	2321 30	31 10	16 85	9 39	51	1578 00	1021 00	1021 00	1578 00	854 00	228 90
42	3087 10	2314 10	2325 30	31 10	16 85	9 39	52	1548 00	1021 00	1021 00	1548 00	854 00	228 90
43	3091 50	2318 50	2329 30	31 10	16 85	9 39	53	1519 00	1021 00	1021 00	1519 00	854 00	228 90
44	3096 00	2323 00	2333 30	31 10	16 85	9 39	54	1490 00	1021 00	1021 00	1490 00	854 00	228 90
45	3100 50	2327 50	2337 30	31 10	16 85	9 39	55	1461 00	1021 00	1021 00	1461 00	854 00	228 90
46	3105 00	2332 00	2341 30	31 10	16 85	9 39	56	1432 00	1021 00	1021 00	1432 00	854 00	228 90
47	3109 50	2336 50	2345 30	31 10	16 85	9 39	57	1403 00	1021 00	1021 00	1403 00	854 00	228 90
48	3114 00	2341 00	2349 30	31 10	16 85	9 39	58	1374 00	1021 00	1021 00	1374 00	854 00	228 90
49	3118 50	2345 50	2353 30	31 10	16 85	9 39	59	1345 00	1021 00	1021 00	1345 00	854 00	228 90
50	3123 00	2350 00	2357 30	31 10	16 85	9 39	60	1316 00	1021 00	1021 00	1316 00	854 00	228 90
51	3127 50	2354 50	2361 30	31 10	16 85	9 39	61	1287 00	1021 00	1021 00	1287 00	854 00	228 90
52	3132 00	2359 00	2365 30	31 10	16 85	9 39	62	1258 00	1021 00	1021 00	1258 00	854 00	228 90
53	3136 50	2363 50	2369 30	31 10	16 85	9 39	63	1229 00	1021 00	1021 00	1229 00	854 00	228 90
54	3141 00	2368 00	2373 30	31 10	16 85	9 39	64	1200 00	1021 00	1021 00	1200 00	854 00	228 90
55	3145 50	2372 50	2377 30	31 10	16 85	9 39	65	1171 00	1021 00	1021 00	1171 00	854 00	228 90
56	3150 00	2377 00	2381 30	31 10	16 85	9 39	66	1142 00	1021 00	1021 00	1142 00	854 00	228 90
57	3154 50	2381 50	2385 30	31 10	16 85	9 39	67	1113 00	1021 00	1021 00	1113 00	854 00	228 90
58	3159 00	2386 00	2389 30	31 10	16 85	9 39	68	1084 00	1021 00	1021 00	1084 00	854 00	228 90
59	3163 50	2390 50	2393 30	31 10	16 85	9 39	69	1055 00	1021 00	1021 00	1055 00	854 00	228 90
60	3168 00	2395 00	2397 30	31 10	16 85	9 39	70	1026 00	1021 00	1021 00	1026 00	854 00	228 90
61	3172 50	2399 50	2401 30	31 10	16 85	9 39	71	997 00	1021 00	1021 00	997 00	854 00	228 90
62	3177 00	2404 00	2405 30	31 10	16 85	9 39	72	968 00	1021 00	1021 00	968 00	854 00	228 90
63	3181 50	2408 50	2409 30	31 10	16 85	9 39	73	939 00	1021 00	1021 00	939 00	854 00	228 90
64	3186 00	2413 00	2413 30	31 10	16 85	9 39	74	910 00	1021 00	1021 00	910 00	854 00	228 90
65	3190 50	2417 50	2417 30	31 10	16 85	9 39	75	881 00	1021 00	1021 00	881 00	854 00	228 90
66	3195 00	2422 00	2421 30	31 10	16 85	9 39	76	852 00	1021 00	1021 00	852 00	854 00	228 90
67	3199 50	2426 50	2425 30	31 10	16 85	9 39	77	823 00	1021 00	1021 00	823 00	854 00	228 90
68	3204 00	2431 00	2429 30	31 10	16 85	9 39	78	794 00	1021 00	1021 00	794 00	854 00	228 90
69	3208 50	2435 50	2433 30	31 10	16 85	9 39	79	765 00	1021 00	1021 00	765 00	854 00	228 90
70	3213 00	2440 00	2437 30	31 10	16 85	9 39	80	736 00	1021 00	1021 00	736 00	854 00	228 90
71	3217 50	2444 50	2441 30	31 10	16 85	9 39	81	707 00	1021 00	1021 00	707 00	854 00	228 90
72	3222 00	2449 00	2445 30	31 10	16 85	9 39	82	678 00	1021 00	1021 00	678 00	854 00	228 90
73	3226 50	2453 50	2449 30	31 10	16 85	9 39	83	649 00	1021 00	1021 00	649 00	854 00	228 90
74	3231 00	2458 00	2453 30	31 10	16 85	9 39	84	620 00	1021 00	1021 00	620 00	854 00	228 90
75	3235 50	2462 50	2457 30	31 10	16 85	9 39	85	591 00	1021 00	1021 00	591 00	854 00	228 90
76	3240 00	2467 00	2461 30	31 10	16 85	9 39	86	562 00	1021 00	1021 00	562 00	854 00	228 90
77	3244 50	2471 50	2465 30	31 10	16 85	9 39	87	533 00	1021 00	1021 00	533 00	854 00	228 90
78	3249 00	2476 00	2469 30	31 10	16 85	9 39	88	504 00	1021 00	1021 00	504 00	854 00	228 90
79	3253 50	2480 50	2473 30	31 10	16 85	9 39	89	475 00	1021 00	1021 00	475 00	854 00	228 90
80	3258 00	2485 00	2477 30	31 10	16 85	9 39	90	446 00	1021 00	1021 00	446 00	854 00	228 90
81	3262 50	2489 50	2481 30	31 10	16 85	9 39	91	417 00	1021 00	1021 00	417 00	854 00	228 90
82	3267 00	2494 00	2485 30	31 10	16 85	9 39	92	388 00	1021 00	1021 00	388 00	854 00	228 90
83	3271 50	2498 50	2489 30	31 10	16 85	9 39	93	359 00	1021 00	1021 00	359 00	854 00	228 90
84	3276 00	2503 00	2493 30	31 10	16 85	9 39	94	330 00	1021 00	1021 00	330 00	854 00	228 90
85	3280 50	2507 50	2497 30	31 10	16 85	9 39	95	301 00	1021 00	1021 00	301 00	854 00	228 90
86	3285 00	2512 00	2501 30	31 10	16 85	9 39	96	272 00	1021 00	1021 00	272 00	854 00	228 90
87	3289 50	2516 50	2505 30	31 10	16 85	9 39	97	243 00	1021 00	1021 00	243 00	854 00	228 90
88	3294 00	2521 00	2509 30	31 10	16 85	9 39	98	214 00	1021 00	1021 00	214 00	854 00	228 90
89	3298 50	2525 50	2513 30	31 10	16 85	9 39	99	185 00	1021 00	1021 00	185 00	854 00	228 90
90	3303 00	2530 00	2517 30	31 10	16 85	9 39	100	156 00	1021 00	1021 00	156 00	854 00	228 90

**Largest Amount of Insurance it will write on a Single Life, \$50,000
Premiums for Each \$1,000 Insurance (Participating).**

Adopted Oct. 21, 1907.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.						10-Payment 20-Year Endowment.	20-Payment 30-Year Endowment.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.		
20	\$18 02	\$42 40	31 73	28 53	325 59	101 76	65 12	47 25	36 90	30 38	25 92	\$78 42	\$37 39
21	18 40	43 08	32 24	28 97	330 58	101 84	65 21	47 35	37 01	30 45	26 06	78 51	37 50
22	18 80	43 77	32 77	27 40	335 74	101 92	65 30	47 45	37 12	30 58	26 22	78 61	37 63
23	19 23	44 49	33 32	27 87	341 07	102 01	65 39	47 55	37 24	30 71	26 38	78 73	37 77
24	19 68	45 25	33 89	28 36	346 61	102 10	65 50	47 67	37 36	30 87	26 57	78 85	37 92
25	20 13	46 02	34 48	28 86	352 32	102 18	65 59	47 78	37 51	31 02	26 75	78 97	38 07
26	20 62	46 82	35 08	29 37	358 26	102 28	65 70	47 90	37 64	31 20	26 97	77 10	38 24
27	21 14	47 66	35 72	29 92	364 40	102 39	65 82	48 04	37 80	31 39	27 20	77 25	38 42
28	21 68	48 53	36 39	30 49	370 76	102 51	65 96	48 19	37 98	31 60	27 46	77 40	38 64
29	22 25	49 43	37 08	31 07	377 34	102 64	66 09	48 34	38 17	31 83	27 75	77 57	38 86
30	22 85	50 37	37 80	31 69	384 15	102 76	66 24	48 52	38 38	32 07	28 05	77 74	39 10
31	23 48	51 33	38 53	32 33	391 19	102 89	66 39	48 70	38 59	32 35	28 38	77 93	39 35
32	24 15	52 85	39 31	33 00	398 48	103 05	66 56	48 91	38 83	32 64	28 76	78 14	39 65
33	24 85	53 39	40 11	33 69	406 02	103 20	66 74	49 12	39 10	32 98	29 16	78 37	39 96
34	25 59	54 47	40 95	34 41	413 81	103 38	66 94	49 36	39 39	33 34	29 62	78 62	40 31
35	26 38	55 60	41 82	35 18	421 87	103 56	67 16	49 62	39 71	33 74	30 11	78 88	40 69
36	27 22	56 77	42 73	35 99	430 19	103 76	67 40	49 91	40 08	34 18	30 64	79 19	41 11
37	28 09	57 99	43 68	36 81	438 80	103 98	67 66	50 23	40 46	34 67	31 24	79 51	41 57
38	29 02	59 25	44 67	37 68	447 68	104 21	67 94	50 57	40 89	35 19	31 88	79 86	42 06
39	30 01	60 56	45 70	38 60	456 83	104 46	68 25	50 95	41 37	35 78	32 60	80 25	42 61
40	31 05	61 93	46 78	39 57	466 28	104 74	68 59	51 38	41 89	36 43	33 38	80 68	43 23
41	32 17	63 34	47 92	40 58	476 03	105 05	68 97	51 85	42 49	37 15	.....	81 15	43 90
42	33 34	64 82	49 10	41 66	486 07	105 39	69 39	52 37	43 13	37 94	.....	81 67	44 63
43	34 60	66 36	50 33	42 79	496 41	105 75	69 85	52 94	43 83	38 81	.....	82 26	45 44
44	35 94	67 96	51 64	43 99	507 07	106 17	70 37	53 59	44 63	39 77	.....	82 91	46 32
45	37 36	69 64	53 00	45 26	518 00	106 62	70 94	54 30	45 50	40 82	.....	83 61	47 31
46	38 86	71 37	54 44	46 58	529 25	107 14	71 57	55 08	46 46	.....	.....	84 40	.....
47	40 48	73 19	55 95	48 01	540 79	107 72	72 29	55 96	47 54	.....	.....	85 28	.....
48	42 19	75 09	57 55	49 52	552 62	108 33	73 07	56 92	48 71	.....	.....	86 24	.....
49	44 02	77 06	59 22	51 13	564 71	109 02	73 93	57 99	50 01	.....	.....	87 29	.....
50	45 99	79 14	61 01	52 84	577 05	109 80	74 90	59 18	51 44	.....	.....	88 48	.....
51	48 07	81 30	62 88	54 66	589 63	110 65	75 96	60 49	.....	.....	.....	89 76	.....
52	50 28	83 54	64 85	56 60	602 42	111 59	77 12	61 92	.....	.....	.....	91 16	.....
53	52 64	85 89	66 93	58 66	615 40	112 61	78 41	63 50	.....	.....	.....	92 69	.....
54	55 18	88 35	69 14	60 88	628 59	113 76	79 84	65 24	.....	.....	.....	94 37	.....
55	57 87	90 92	71 48	63 24	641 92	115 01	81 40	67 16	.....	.....	.....	96 20	.....
56	60 74	93 62	73 97	65 78	655 40	116 39	83 13	.....	.....	.....	.....	.....	.....
57	63 82	96 44	76 62	68 50	669 00	117 90	85 02	.....	.....	.....	.....	.....	.....
58	67 10	99 40	79 44	71 41	682 69	119 59	87 13	.....	.....	.....	.....	.....	.....
59	70 62	102 52	82 44	74 54	696 46	121 43	89 45	.....	.....	.....	.....	.....	.....
60	74 38	105 82	85 66	77 93	710 39	123 46	92 00	.....	.....	.....	.....	.....	.....

For semi-annual rates, add 3 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$50,000

Premiums for Each \$1000 Insurance (Nonparticipating)

Adopted January 1, 1915.

Age at Issue	LIFE.				End't at 85.	ENDOWMENT. Continuous Annual Premiums.							Non-renewable Convertible within		
	Continuous Annual Premiums Written in Amounts of \$5,000 or over.	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums		Continuous Annual Premiums.	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years	4 Yrs. Term	7 Yrs. Term to Age 65
20	\$68 00	\$36 14	\$26 70	\$22 09	\$14 60	\$90 29	\$57 16	\$41 00	\$31 64	\$25 69	\$21 70	\$18 98	\$7 95	\$11 25	
21	69 45	36 71	27 12	22 45	14 92	90 33	57 20	41 05	31 70	25 77	21 80	19 10	8 00	11 41	
22	71 05	37 30	27 57	22 82	15 26	90 37	57 25	41 11	31 77	25 85	21 91	19 24	8 05	11 57	
23	72 70	37 93	28 04	23 21	15 62	90 43	57 31	41 18	31 85	25 95	22 04	19 39	8 10	11 76	
24	74 40	38 56	28 50	23 62	15 98	90 47	57 36	41 24	31 93	26 05	22 16	19 56	8 16	11 95	
25	76 20	39 22	29 00	24 08	16 37	90 51	57 42	41 31	32 02	26 15	22 29	19 74	8 24	12 13	
26	78 10	39 91	29 52	24 47	16 78	90 57	57 49	41 39	32 11	26 29	22 46	19 94	8 31	12 34	
27	80 10	40 63	30 08	24 92	17 22	90 63	57 56	41 48	32 22	26 42	22 64	20 17	8 38	12 56	
28	82 20	41 36	30 61	25 39	17 66	90 69	57 63	41 56	32 34	26 57	22 82	20 41	8 47	12 78	
29	84 40	42 12	31 19	25 88	18 14	90 77	57 71	41 67	32 46	26 73	23 04	20 68	8 56	13 01	
30	86 70	42 92	31 80	26 39	18 65	90 84	57 81	41 78	32 61	26 91	23 27	20 98	8 65	13 26	
31	89 20	43 75	32 42	26 93	19 18	90 91	57 90	41 90	32 76	27 12	23 53	21 31	8 76	13 53	
32	91 75	44 61	33 07	27 48	19 74	91 00	58 00	42 04	32 93	27 33	23 82	21 67	8 87	13 80	
33	94 50	45 49	33 74	28 05	20 33	91 08	58 12	42 17	33 11	27 58	24 13	22 06	9 00	14 09	
34	97 35	46 41	34 43	28 65	20 95	91 19	58 24	42 34	33 32	27 85	24 48	22 50	9 13	14 39	
35	100 45	47 37	35 17	29 30	21 61	91 30	58 38	42 52	33 56	28 15	24 87	22 97	9 29	14 73	
36	103 65	48 35	35 92	29 95	22 31	91 41	58 53	42 71	33 82	28 48	25 29	.....	9 45	15 06
37	107 05	49 39	36 72	30 64	23 05	91 55	58 71	42 94	34 11	28 87	25 77	.....	9 64	15 42
38	110 70	50 46	37 55	31 36	23 84	91 69	58 89	43 19	34 43	29 28	26 29	.....	9 84	15 80
39	114 50	51 56	38 40	32 12	24 66	91 85	59 10	43 46	34 79	29 74	26 86	.....	10 06	16 21
40	118 55	52 71	39 31	32 92	25 54	92 02	59 33	43 77	35 19	30 25	27 49	.....	10 31	16 63
41	122 90	53 90	40 24	33 75	26 47	92 21	59 58	44 10	35 63	30 81	28 18	.....	10 68	17 08
42	127 45	55 14	41 23	34 64	27 47	92 44	59 88	44 49	36 13	31 44	28 93	.....	11 10	17 57
43	132 35	56 44	42 25	35 58	28 53	92 67	60 21	44 92	36 68	32 14	29 77	.....	11 56	18 07
44	137 55	57 78	43 33	36 56	29 65	92 95	60 58	45 40	37 30	32 90	30 68	.....	12 07	18 62
45	143 05	59 18	44 46	37 60	30 84	93 25	60 98	45 93	37 98	33 74	31 67	.....	12 67	19 19
46	148 90	60 65	45 66	38 70	32 12	93 62	61 45	46 53	38 74	34 68	32 76	.....	13 33	19 82
47	155 15	62 16	46 91	39 88	33 48	94 01	61 98	47 21	39 60	35 72	33 95	.....	14 07	20 47
48	161 85	63 75	48 23	41 12	34 93	94 44	62 56	47 96	40 53	36 84	35 23	.....	14 93	21 18
49	168 95	65 40	49 62	42 45	36 49	94 94	63 21	48 80	41 58	38 08	36 63	.....	15 89	21 92
50	176 60	67 13	51 08	43 85	38 14	95 50	63 92	49 72	42 72	39 43	38 14	.....	16 96	22 71
51	184 70	68 92	52 62	45 35	39 91	96 11	64 73	50 75	43 99	40 91	.....	.....	18 16	.....
52	193 30	70 79	54 25	46 95	41 79	96 79	65 63	51 88	45 38	42 53	.....	.....	19 50	.....
53	202 50	72 76	55 96	48 64	43 80	97 55	66 62	53 13	46 90	44 27	.....	.....	20 99	.....
54	212 35	74 78	57 78	50 47	45 95	98 40	67 72	54 52	48 57	46 18	.....	.....	22 66	.....
55	222 80	76 92	59 71	52 42	48 26	99 34	68 94	56 07	50 41	48 26	.....	.....	24 51	.....
56	233 95	79 14	61 75	54 51	50 71	100 37	70 29	57 75	52 40	.....	.....	.....	.....	.....
57	245 95	81 48	63 93	56 75	53 35	101 52	71 80	59 62	54 61	.....	.....	.....	.....	.....
58	258 65	83 92	66 25	59 15	56 17	102 79	73 45	61 66	56 99	.....	.....	.....	.....	.....
59	272 35	86 49	68 72	61 73	59 19	104 20	75 28	63 92	59 60	.....	.....	.....	.....	.....
60	286 95	89 20	71 36	64 52	62 43	105 76	77 31	66 39	62 43	.....	.....	.....	.....	.....

For semi-annual rates add 3 per cent and divide by 2.

For quarterly rates add 5 per cent and divide by 4.

*Rates are for \$5,000 Insurance.

Age last b'd'y	EQUITABLE LIFE INSURANCE COMPANY OF IOWA							
	LIFE ANNUITIES—Males							
	Premium for Annuity of				Amt. of Annuity Purchased by \$1,000			
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	\$10 Month	Ann'y	Semi-Ann'y	Quar-terly	M'th-ly
40	1,687.10	1,712.10	1,724.60	2,079.50	59.27	29.20	14.50	4.82
41	1,661.30	1,686.30	1,698.80	2,048.60	60.19	29.65	14.72	4.88
42	1,634.80	1,659.80	1,672.30	2,016.80	61.17	30.12	14.95	4.96
43	1,607.70	1,632.70	1,645.20	1,984.20	62.20	30.62	15.20	5.04
44	1,579.90	1,604.90	1,617.40	1,950.90	63.30	31.15	15.46	5.13
45	1,551.60	1,576.60	1,589.10	1,916.90	64.45	31.71	15.73	5.22
46	1,522.60	1,547.60	1,560.10	1,882.10	65.68	32.31	16.02	5.31
47	1,493.00	1,518.00	1,530.50	1,846.60	66.98	32.94	16.33	5.42
48	1,462.90	1,487.90	1,500.40	1,810.50	68.36	33.60	16.66	5.52
49	1,432.10	1,457.10	1,469.60	1,773.50	69.83	34.31	17.01	5.64
50	1,400.90	1,425.90	1,438.40	1,736.10	71.38	35.07	17.38	5.76
51	1,369.10	1,394.10	1,406.60	1,697.90	73.04	35.87	17.77	5.89
52	1,336.80	1,361.80	1,374.30	1,659.20	74.81	36.72	18.19	6.03
53	1,304.10	1,329.10	1,341.60	1,619.90	76.68	37.62	18.63	6.17
54	1,271.00	1,296.00	1,308.50	1,580.20	78.68	38.58	19.11	6.33
55	1,237.40	1,262.40	1,274.90	1,539.90	80.81	39.61	19.61	6.49
56	1,203.50	1,228.50	1,241.00	1,499.20	83.09	40.70	20.15	6.67
57	1,169.30	1,194.30	1,206.80	1,458.20	85.52	41.87	20.72	6.86
58	1,134.90	1,159.90	1,172.40	1,416.90	88.11	43.11	21.32	7.06
59	1,100.10	1,125.10	1,137.60	1,375.10	90.90	44.44	21.98	7.27
60	1,065.40	1,090.40	1,102.90	1,333.50	93.86	45.85	22.67	7.50
61	1,030.20	1,055.20	1,067.70	1,291.20	97.07	47.38	23.41	7.74
62	995.20	1,020.20	1,032.70	1,249.20	100.48	49.01	24.21	8.01
63	960.10	985.10	997.60	1,207.10	104.16	50.76	25.06	8.28
64	925.00	950.00	962.50	1,165.00	108.11	52.63	25.97	8.58
65	889.90	914.90	927.40	1,122.90	112.37	54.65	26.96	8.91
66	857.30	882.30	894.80	1,083.80	116.65	56.67	27.94	9.23
67	825.80	850.80	863.30	1,046.00	121.09	58.77	28.96	9.55
68	795.50	820.50	833.00	1,009.60	125.71	60.94	30.01	9.90
69	766.60	791.60	804.10	974.90	130.45	63.16	31.09	10.26
70	739.10	764.10	776.60	941.90	135.30	65.44	32.19	10.62
71	713.00	738.00	750.50	910.60	140.25	67.75	33.31	10.98
72	688.20	713.20	725.70	880.80	145.31	70.11	34.45	11.35
73	664.90	689.90	702.40	852.90	150.40	72.47	35.59	11.72
74	643.00	668.00	680.50	826.60	155.52	74.85	36.74	12.10
75	622.20	647.20	659.70	801.60	160.72	77.26	37.90	12.48
76	602.60	627.60	640.10	778.10	165.95	79.67	39.06	12.85
77	584.20	609.20	621.70	756.00	171.17	82.07	40.21	13.23
78	566.80	591.80	604.30	735.20	176.43	84.49	41.37	13.60
79	550.20	575.20	587.70	715.20	181.75	86.93	42.54	13.98
80	534.40	559.40	571.90	696.30	187.13	89.38	43.71	14.36
81	519.30	544.30	556.80	678.20	192.57	91.86	44.90	14.74
82	504.80	529.80	542.30	660.80	198.10	94.38	46.10	15.13
83	490.50	515.50	528.00	643.60	203.87	96.99	47.35	15.54
84	476.70	501.70	514.20	627.00	209.78	99.66	48.62	15.95
85	463.00	488.00	500.50	610.60	215.98	102.46	49.95	16.38

EQUITABLE LIFE INSURANCE COMPANY OF IOWA

LIFE ANNUITIES—Females

Age last b'd'y	Premium for Annuity of				Amt. of Annuity Purchased by \$1,000			
	\$100 Annually	\$50 Semi- Annually	\$25 Quarterly	\$10 Month	Ann'ly	Semi- Ann'ly	Quar- terly	M'th- ly
40	1,816.80	1,841.80	1,854.30	2,235.20	55.07	27.15	13.48	4.47
41	1,790.50	1,815.50	1,828.00	2,203.60	55.85	27.54	13.68	4.54
42	1,763.60	1,788.60	1,801.10	2,171.30	56.70	27.95	13.88	4.61
43	1,736.10	1,761.10	1,773.60	2,138.30	57.60	28.39	14.10	4.68
44	1,707.90	1,732.90	1,745.40	2,104.50	58.55	28.85	14.32	4.75
45	1,679.10	1,704.10	1,716.60	2,069.90	59.56	39.34	14.56	4.83
46	1,650.60	1,675.60	1,688.10	2,035.70	60.49	29.84	14.81	4.91
47	1,621.30	1,646.30	1,658.80	2,000.00	61.68	30.37	15.07	5.00
48	1,591.50	1,616.50	1,629.00	1,964.80	62.83	30.93	15.35	5.09
49	1,561.00	1,586.00	1,598.50	1,928.20	64.06	31.53	15.64	5.19
50	1,530.00	1,555.00	1,567.50	1,891.00	65.36	32.15	15.95	5.29
51	1,497.60	1,522.60	1,535.10	1,852.10	66.77	32.84	16.29	5.40
52	1,464.70	1,489.70	1,502.20	1,812.60	68.27	33.56	16.64	5.52
53	1,431.40	1,456.40	1,468.90	1,772.70	69.86	34.33	17.02	5.64
54	1,397.60	1,422.60	1,435.10	1,732.10	71.55	35.15	17.42	5.77
55	1,363.20	1,388.20	1,400.70	1,690.80	73.36	36.02	17.85	5.91
56	1,328.60	1,353.60	1,366.10	1,649.30	75.27	36.94	18.30	6.06
57	1,293.60	1,318.60	1,331.10	1,607.30	77.30	37.92	18.78	6.22
58	1,258.20	1,283.20	1,295.70	1,564.80	79.48	38.97	19.29	6.39
59	1,222.60	1,247.60	1,260.10	1,522.10	81.79	40.07	19.84	6.57
60	1,186.70	1,211.70	1,224.20	1,479.00	84.27	41.26	20.42	6.76
61	1,150.50	1,175.50	1,188.00	1,435.60	86.91	42.53	21.04	6.97
62	1,114.20	1,139.20	1,151.70	1,392.00	89.75	43.89	21.71	7.18
63	1,077.80	1,102.80	1,115.30	1,348.90	92.78	45.34	22.42	7.42
64	1,041.40	1,066.40	1,078.90	1,304.70	96.02	46.89	23.17	7.66
65	1,004.90	1,029.90	1,042.40	1,260.90	99.51	48.55	23.98	7.93
66	968.50	993.50	1,006.00	1,217.20	103.25	50.33	24.85	8.22
67	932.40	957.40	969.90	1,173.90	107.25	52.22	25.78	8.52
68	896.60	921.60	934.10	1,130.90	111.53	54.25	26.76	8.84
69	861.30	886.30	898.80	1,088.60	116.10	56.41	27.81	9.19
70	826.50	851.50	864.00	1,046.80	120.99	58.72	28.94	9.55
71	795.70	820.70	833.20	1,009.80	125.68	60.92	30.00	9.90
72	766.50	791.50	804.00	974.80	130.46	63.17	31.09	10.26
73	738.60	763.60	776.10	941.30	135.39	65.48	32.21	10.62
74	711.90	736.90	749.40	909.30	140.47	67.85	33.36	11.00
75	686.30	711.30	723.80	878.60	145.71	70.29	34.54	11.38
76	661.60	686.60	699.10	848.90	151.15	72.82	35.76	11.78
77	638.40	663.40	675.90	821.10	156.64	75.36	36.99	12.18
78	616.40	641.40	653.90	794.70	162.23	77.95	38.23	12.57
79	595.50	620.50	633.00	769.60	167.93	80.58	39.49	12.99
80	575.40	600.40	612.90	745.50	173.79	83.28	40.79	13.41
81	556.60	581.60	594.10	722.90	179.66	85.97	42.08	13.83
82	538.20	563.20	575.70	700.80	185.80	88.78	43.42	14.27
83	521.10	546.10	558.60	680.30	191.90	91.56	44.75	14.70
84	504.20	529.20	541.70	660.00	198.33	94.48	46.15	15.15
85	488.80	513.80	526.30	641.60	204.58	97.31	47.50	15.50

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary
During Life, with 240 Payments Certain.

American 3½% Reserve.

Commuted Value, \$1,750.00.

Age of Insured.	LIFE.				Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE.				Reduced Premium if Beneficiary dies before Insured.
	Age of Beneficiary.					Age of Beneficiary.				
	25	35	45	55		25	35	45	55	
20	\$36 68	\$34 68	\$33 00	\$31 97	\$31 54	\$53 75	\$50 68	\$48 21	\$46 89	\$46 43
21	37 43	35 39	33 69	32 63	32 20	54 62	51 47	49 00	47 66	47 20
22	38 23	36 14	34 41	33 33	32 90	55 46	52 25	49 77	48 41	47 95
23	39 07	36 91	35 19	34 08	33 65	56 40	53 11	50 62	49 23	48 77
24	39 98	37 75	35 98	34 87	34 44	57 38	54 02	51 50	50 11	49 63
25	40 89	38 59	36 79	35 66	35 23	58 41	54 95	52 41	50 99	50 51
26	41 87	39 50	37 67	36 52	36 09	59 46	55 91	53 32	51 88	51 40
27	42 93	40 48	38 61	37 46	37 00	60 57	56 94	54 28	52 86	52 36
28	44 04	41 49	39 55	38 40	37 94	61 74	58 02	55 30	53 86	53 36
29	45 18	42 56	40 60	39 42	38 94	62 94	59 12	56 36	54 87	54 37
30	46 42	43 71	41 67	40 47	39 99	64 22	60 28	57 48	55 96	55 46
31	47 74	44 91	42 82	41 57	41 09	65 58	61 50	58 64	57 08	56 58
32	49 12	46 17	44 04	42 76	42 26	66 99	62 79	59 84	58 28	57 75
33	50 59	47 52	45 29	43 99	43 49	68 51	64 12	61 10	59 49	58 96
34	52 20	48 93	46 63	45 28	44 78	70 08	65 52	62 40	60 77	60 22
35	53 90	50 47	48 07	46 67	46 17	71 82	67 04	63 80	62 12	61 57
36	55 73	52 10	49 58	48 14	47 64	73 61	68 64	65 31	63 56	62 98
37	57 63	53 82	51 15	49 69	49 16	75 46	70 28	66 82	65 00	64 42
38	59 69	55 64	52 88	51 34	50 79	77 46	72 04	68 41	66 54	65 94
39	61 89	57 59	54 69	53 11	52 53	79 55	73 89	70 09	68 15	67 55
40	64 20	59 67	56 57	54 94	54 34	81 78	75 83	71 87	69 87	69 25
41	66 72	61 92	58 63	56 90	56 30	84 15	77 88	73 73	71 67	71 02
42	69 39	64 28	60 80	58 97	58 35	86 69	80 11	75 72	73 58	72 91
43	72 26	66 81	63 12	61 22	60 55	89 35	82 42	77 83	75 60	74 88
44	75 36	69 55	65 61	63 60	62 90	92 22	84 92	80 08	77 72	76 98
45	78 70	72 46	68 26	66 12	65 38	95 29	87 61	82 50	80 00	79 21
46	82 24	75 57	71 08	68 78	68 01	98 54	90 42	85 02	82 36	81 52
47	86 06	78 95	74 10	71 66	70 84	102 02	93 48	87 74	84 91	84 02
48	90 13	82 54	77 33	74 69	73 83	105 72	96 72	90 62	87 60	86 66
49	94 49	86 40	80 81	77 95	77 04	109 71	100 21	93 68	90 46	89 48
50	99 20	90 58	84 54	81 46	80 48	113 95	103 97	96 98	93 53	92 47
51	104 21	95 04	88 49	85 18	84 12	118 51	107 97	100 48	96 79	95 66
52	109 57	99 82	92 74	89 12	87 99	123 36	112 27	104 26	100 25	99 05
53	115 33	104 94	97 26	93 34	92 12	128 53	116 84	108 28	103 96	102 66
54	121 53	110 44	102 19	97 91	96 57	134 07	121 73	112 59	107 93	106 54
55	128 17	116 32	107 37	102 73	101 27	140 02	126 97	117 20	112 21	110 67
56	135 27	122 60	112 95	107 91	106 30	146 44	132 64	122 18	116 80	115 12
57	142 91	129 40	118 96	113 47	111 69	153 34	138 74	127 54	121 73	119 88
58	151 05	136 68	125 40	119 35	117 43	160 73	145 32	133 32	126 96	124 97
59	159 81	144 52	132 30	125 70	123 59	168 68	152 46	139 55	132 63	130 45
60	169 17	152 97	139 77	132 50	130 17	177 25	160 21	146 32	138 78	136 38

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for Each \$1,000 Insurance (Participating). Adopted Jan. 1908

Age at Issue.	LIFE.				ENDOWMENT.—Continuous Annual Premiums.			Renewable and Convertible Term.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
21	\$18 40	\$46 30	\$34 19	\$28 25	\$101 53	\$65 43	\$47 75	\$11 43	\$11 64	\$11 90
22	18 80	47 00	34 71	28 69	101 60	65 51	47 84	11 56	11 79	12 03
23	19 23	47 73	35 26	29 15	101 68	65 60	47 94	11 70	11 84	12 16
24	19 67	48 47	35 82	29 63	101 76	65 69	48 04	11 85	12 11	12 21
25	20 14	49 24	36 40	30 12	101 85	65 79	48 15	12 00	12 30	12 47
26	20 63	50 04	37 00	30 63	101 94	65 89	48 26	12 16	12 48	12 64
27	21 15	50 87	37 63	31 16	102 04	66 00	48 39	12 33	12 68	12 83
28	21 69	51 72	38 27	31 71	102 14	66 11	48 52	12 51	12 90	13 04
29	22 26	52 61	38 94	32 28	102 25	66 24	48 67	12 70	13 12	13 28
30	22 85	53 52	39 64	32 87	102 37	66 37	48 83	12 91	13 37	13 54
31	23 48	54 46	40 36	33 49	102 49	66 52	49 00	13 13	13 64	13 83
32	24 14	55 44	41 10	34 13	102 63	66 68	49 18	13 37	13 93	14 27
33	24 84	56 45	41 88	34 80	102 77	66 85	49 38	13 62	14 24	14 52
34	25 58	57 50	42 68	35 49	102 93	67 03	49 60	13 89	14 59	14 94
35	26 35	58 58	43 51	36 22	103 10	67 23	49 85	14 18	14 97	15 40
36	27 17	59 70	44 38	36 98	103 28	67 45	50 11	14 51	15 41	15 91
37	28 04	60 86	45 28	37 77	103 48	67 68	50 41	14 87	15 87	16 48
38	28 95	62 06	46 22	38 60	103 69	67 94	50 73	15 27	16 07	17 14
39	29 92	63 30	47 20	39 47	103 93	68 23	51 09	15 69	16 98	17 84
40	30 94	64 59	48 22	40 38	104 18	68 55	51 48	16 18	17 63	18 64
41	32 03	65 93	49 28	41 34	104 46	68 90	51 92	16 71	18 40	19 42
42	33 18	67 31	50 39	42 35	104 77	69 28	52 41	17 32	19 26	20 51
43	34 40	68 76	51 56	43 41	105 11	69 71	52 95	18 00	20 20	21 60
44	35 70	70 25	52 78	44 54	105 49	70 19	53 55	18 72	21 25	22 83
45	37 08	71 81	54 06	45 73	105 92	70 73	54 22	19 60	22 41	24 16
46	38 55	73 44	55 40	46 90	106 39	71 32	54 96	20 56	23 69	25 66
47	40 12	75 13	56 82	48 33	106 91	71 98	55 78	21 64	25 11	27 28
48	41 78	76 90	58 31	49 75	107 50	72 71	56 69	22 82	26 67	29 08
49	43 56	78 74	59 88	51 26	108 15	73 53	57 70	24 15	28 39	31 07
50	45 45	80 66	61 54	52 87	108 87	74 43	58 81	25 61	30 27	33 23
51	47 46	82 66	63 28	54 58	109 66	75 42	60 04	27 24	32 35	35 59
52	49 60	84 74	65 13	56 41	110 53	76 52	61 40	29 03	34 62	38 17
53	51 89	86 92	67 07	58 36	111 50	77 73	62 90	31 00	37 11	40 94
54	54 33	89 20	69 14	60 45	112 57	79 07	64 55	33 19	39 82	43 95
55	56 93	91 58	71 33	62 68	113 74	80 55	66 36	35 60	42 79	47 19
56	59 70	94 07	73 66	.....	115 03	82 17	.....	38 15	46 03	50 67
57	62 68	96 69	76 15	.....	116 46	83 97	.....	41 15	49 55	54 39
58	65 83	99 44	78 79	.....	118 03	85 96	.....	44 35	53 37	58 38
59	69 21	102 34	81 62	.....	119 77	88 15	.....	47 86	57 49	62 66
60	72 83	105 40	84 65	.....	121 68	90 56	.....	51 71	61 95	67 22

For policies with Disability Benefit Rider the following extra rates are charged at different ages: (Adopted January 1916.)

21-31	32	33	34	35	36	37	38	39	40	41	42	43
\$0 25	\$0 26	\$0 27	\$0 30	\$0 32	\$0 34	\$0 36	\$0 38	\$0 42	\$0 46	\$0 50	\$0 54	\$0 58
44	45	46	47	48	49	50	51	52	53	54	55	.....
\$0 64	\$0 70	\$0 76	\$0 84	\$0 92	\$1 02	\$1 14	\$1 28	\$1 44	\$1 64	\$1 86	\$2 10	.....

For semi-annual rates, multiply annual by .52. For quarterly rates, multiply annual by .26

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for each \$1,000 Insurance (Nonparticipating). Adopted March, 1908.

Age at Issue	LIFE				ENDOWMENT — Continuous Annual Prem's			CONVERTIBLE TERM Nonrenewable			
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	5 Years	10 Years	15 Years	20 Years
21	\$15 70	\$38 92	\$28 80	\$23 49	\$23 23	\$59 24	\$42 63	\$9 81	\$8 78	\$9 98	\$10 23
22	16 05	39 55	28 78	23 88	23 40	59 32	42 71	9 88	8 86	10 07	10 34
23	16 43	40 21	29 26	24 29	23 45	59 38	42 78	9 74	8 94	10 17	10 47
24	16 82	40 80	29 75	24 72	23 50	59 44	42 86	9 81	10 03	10 28	10 60
25	17 21	41 59	30 28	25 17	23 56	59 51	42 94	9 90	10 13	10 40	10 75
26	17 65	42 82	30 82	25 62	23 62	59 59	43 02	9 99	10 23	10 53	10 82
27	18 10	43 09	31 38	26 09	23 70	59 67	43 13	10 08	10 34	10 67	11 00
28	18 57	43 88	31 97	26 60	23 78	59 77	43 23	10 18	10 47	10 83	11 29
29	19 07	44 68	32 57	27 11	23 86	59 86	43 35	10 29	10 59	10 99	11 52
30	19 60	45 53	33 20	27 64	23 95	59 96	43 48	10 40	10 74	11 18	11 75
31	20 16	46 42	33 86	28 21	24 04	60 08	43 62	10 53	10 90	11 38	12 03
32	20 74	47 33	34 54	28 79	24 15	60 19	43 77	10 66	11 08	11 60	12 34
33	21 36	48 28	35 25	29 40	24 25	60 33	43 93	10 81	11 37	11 85	12 69
34	22 00	49 26	35 99	30 04	24 38	60 48	44 12	10 98	11 48	12 13	13 07
35	22 70	50 28	36 75	30 71	24 50	60 64	44 32	11 16	11 70	12 44	13 50
36	23 43	51 34	37 55	31 41	24 65	60 81	44 54	11 36	11 97	12 80	13 98
37	24 19	52 45	38 39	32 13	24 80	61 01	44 79	11 59	12 25	13 19	14 52
38	25 01	53 59	39 27	32 90	24 97	61 22	45 07	11 83	12 58	13 64	15 13
39	25 88	54 76	40 16	33 70	25 15	61 46	45 36	12 09	12 93	14 14	15 79
40	26 79	55 79	41 12	34 55	25 36	61 72	45 71	12 39	13 34	14 70	16 54
41	27 77	57 27	42 10	35 43	25 57	62 01	46 07	12 71	13 79	15 33	17 39
42	28 80	58 60	43 15	36 37	25 83	62 34	46 51	13 09	14 32	16 04	18 29
43	29 90	59 99	44 23	37 36	26 11	62 70	46 97	13 50	14 90	16 83	19 32
44	31 08	61 44	45 37	38 41	26 42	63 11	47 50	13 98	15 57	17 72	20 47
45	32 32	62 93	46 56	39 50	26 76	63 56	48 08	14 53	16 32	18 74	21 72
46	33 64	64 51	47 83	40 68	27 17	64 06	48 73	15 15	17 17	19 82	23 12
47	35 06	66 12	49 14	41 91	27 60	64 65	49 45	15 35	18 13	21 05	24 64
48	36 56	67 83	50 54	43 23	28 09	65 28	50 26	16 66	19 19	22 43	26 33
49	38 17	69 61	52 01	44 64	28 64	65 99	51 16	17 58	20 39	23 94	28 22
50	39 99	71 47	53 56	46 13	29 26	66 79	52 16	18 60	21 71	25 62	30 22
51	41 71	73 39	55 19	47 71	29 94	67 66	53 27	19 74	23 19	27 47	32 43
52	43 65	75 40	56 92	49 41	100 69	68 62	54 48	21 01	24 83	29 50	34 84
53	45 73	77 53	58 74	51 21	101 53	69 71	55 83	22 43	26 63	31 74	37 45
54	47 95	79 71	60 66	53 13	102 45	70 39	57 81	24 00	28 63	34 19	40 27
55	50 31	82 01	62 70	55 20	103 48	72 20	59 95	25 75	30 84	36 90	43 30
56	52 93	84 40	64 87	57 41	104 60	73 66	.....	27 69	33 28	39 88	46 56
57	55 53	86 93	67 18	59 79	105 85	75 77	.....	29 83	35 95	43 03	50 05
58	58 40	89 56	69 64	62 83	107 24	77 35	.....	32 19	39 00	46 52	53 79
59	61 49	92 35	72 26	65 07	108 77	79 01	.....	34 80	42 15	50 29	57 80
60	64 79	95 28	75 06	68 02	110 46	81 18	.....	37 70	45 71	54 40	62 00

For policies with Disability Benefit Rider the following extra rates are charged at different ages: (Adopted January 1916.)

21-31	32	33	34	35	36	37	38	39	40	41	42	43
\$0 25	\$0 26	\$0 27	\$0 30	\$0 32	\$0 34	\$0 36	\$0 38	\$0 42	\$0 46	\$0 50	\$0 54	\$0 58
44	45	46	47	48	49	50	51	52	53	54	55	.....
\$0 64	\$0 70	\$0 76	\$0 84	\$0 92	\$1 02	\$1 14	\$1 28	\$1 44	\$1 64	\$1 86	\$2 10	.....

Paid up, Extended Insurance, Cash and Loan Values same as under Participating Policies.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

(*Limit \$100,000)

Premium Rates Including Total Disability (Participating) for \$1,000
 Am. 3½%; Am. 3% on Limited Pay. Life. Adopted October, 1914

Age	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
21	\$19 68	\$48 14	\$35 84	\$29 85	\$103 29	\$66 09	\$48 01	\$37 55	\$30 93
22	20 11	48 89	36 41	30 31	103 39	66 21	48 12	37 70	31 09
23	20 56	49 66	36 99	30 80	103 49	66 32	48 24	37 84	31 25
24	21 03	50 45	37 61	31 33	103 60	66 45	48 37	37 99	31 44
25	21 51	51 27	38 25	31 85	103 71	66 57	48 51	38 15	31 63
26	22 01	52 11	38 87	32 40	103 82	66 71	48 66	38 34	31 83
27	22 53	52 99	39 53	32 98	103 94	66 84	48 82	38 53	32 05
28	23 08	53 89	40 20	33 57	104 08	66 99	49 00	38 73	32 29
29	23 66	54 80	40 89	34 16	104 22	67 15	49 19	38 95	32 56
30	24 27	55 76	41 62	34 80	104 36	67 33	49 39	39 18	32 86
31	24 92	56 74	42 38	35 45	104 51	67 52	49 62	39 44	33 19
32	25 61	57 78	43 17	36 13	104 68	67 73	49 86	39 72	33 56
33	26 35	58 84	43 98	36 84	104 87	67 94	50 12	40 03	33 96
34	27 14	59 94	44 85	37 58	105 07	68 18	50 40	40 36	34 40
35	27 97	61 09	45 73	38 37	105 29	68 43	50 71	40 73	34 88
36	28 84	62 27	46 67	39 20	105 59	68 71	51 05	41 15	35 41
37	29 77	63 49	47 64	40 07	105 79	69 01	51 43	41 62	35 99
38	30 75	64 76	48 64	40 99	106 07	69 34	51 85	42 14	36 61
39	31 78	66 07	49 70	41 93	106 37	69 71	52 31	42 72	37 30
40	32 87	67 43	50 79	42 95	106 70	70 12	52 82	43 35	38 04
41	34 04	68 84	51 94	44 02	107 06	70 57	53 39	44 06	.....
42	35 29	70 32	53 14	45 13	107 47	71 07	54 04	44 84	.....
43	36 62	71 87	54 40	46 33	107 92	71 62	54 75	45 71	.....
44	38 03	73 48	55 73	47 59	108 42	72 22	55 53	46 67	.....
45	39 54	75 16	57 13	48 91	108 96	72 88	56 39	47 73	.....
46	41 15	76 92	58 61	50 33	109 56	73 62	57 33	.....	.....
47	42 87	78 78	60 19	51 84	110 23	74 45	58 38	.....	.....
48	44 71	80 71	61 85	53 43	110 98	75 42	59 51	.....	.....
49	46 68	82 73	63 62	55 13	111 81	76 57	60 76	.....	.....
50	48 79	84 85	65 48	56 93	112 75	77 91	62 12	.....	.....
51	51 05	87 06	67 44	58 86	113 81	79 30	63 63	.....	.....
52	53 48	89 41	69 53	60 91	115 00	80 77	65 29	.....	.....
53	56 08	91 90	71 75	63 11	116 37	82 83	67 12	.....	.....
54	58 86	94 55	74 11	65 48	117 95	83 99	69 12	.....	.....
55	61 84	97 32	76 59	68 01	119 76	85 78	71 32	.....	.....

For semi-annual rates, add 3 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

See latter part of book for Term Rates. *All above \$50,000 reinsured.

Premium Rates (Participating) for \$1,000 at death and \$50.00 Monthly

Income to Beneficiary During Life, with 259 Payments Certain

American 3½% Reserve on Ordinary Life, 3% on 20-Premiums Life.

Commuted Value \$10,000.00.

Age of Insured					Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE.				Reduced Premium if Beneficiary dies before Insured.	
						Age of Beneficiary.					
	25	35	45	55		25	35	45	55		
21	\$214 90	\$206 60	\$198 40	\$193 50	\$191 60	\$326 20	\$311 30	\$300 60	\$294 40	\$292 20	
22	219 60	210 00	202 40	197 50	195 60	331 30	316 00	305 10	298 80	296 60	
23	224 30	214 40	206 80	201 80	199 80	336 70	321 10	309 90	303 80	301 80	
24	229 40	219 20	211 80	206 20	204 20	342 60	326 60	315 20	308 80	306 40	
25	234 70	224 00	216 00	211 00	208 80	348 10	332 00	320 40	313 80	311 40	
26	240 20	229 80	220 90	215 80	213 60	354 70	337 80	325 90	319 20	316 70	
27	246 20	234 90	226 80	221 00	218 70	361 40	344 00	331 80	324 90	322 40	
28	252 50	240 80	231 80	226 40	224 10	368 80	350 20	337 70	330 70	328 10	
29	259 80	247 00	237 70	232 20	229 80	375 40	356 40	343 70	336 70	333 90	
30	266 50	253 40	244 00	238 30	235 80	383 10	363 50	350 20	343 90	340 10	
31	274 10	260 50	250 50	244 60	242 10	391 00	370 80	356 90	349 40	346 50	
32	282 20	267 90	257 80	251 40	248 80	399 40	378 00	363 80	356 10	353 20	
33	290 80	275 80	264 90	258 50	255 90	408 10	385 90	371 00	363 10	360 10	
34	300 00	284 00	272 60	266 20	263 40	417 20	394 10	378 60	370 30	367 30	
35	308 70	292 80	281 00	274 20	271 30	426 90	402 70	386 70	378 00	374 90	
36	320 00	302 30	289 70	282 50	279 60	436 90	411 80	394 90	386 00	382 80	
37	331 10	313 40	299 90	291 50	288 50	447 60	421 50	403 70	394 90	391 10	
38	342 80	323 00	308 80	301 00	297 90	458 00	431 50	413 90	403 80	399 80	
39	355 20	334 10	319 80	311 20	307 80	470 70	441 80	422 80	413 40	408 70	
40	368 60	345 90	330 40	321 80	318 30	483 50	453 00	432 50	423 10	418 30	
41	382 80	358 70	342 20	333 20	329 50	496 90	464 70	443 20	433 40	428 30	
42	398 00	373 40	354 80	345 30	341 40	510 90	477 00	454 30	443 90	438 70	
43	414 10	387 00	368 30	358 10	354 00	526 00	490 30	466 30	454 30	449 90	
44	431 40	402 60	382 50	371 70	367 40	541 90	504 40	479 20	466 40	461 70	
45	449 90	419 10	397 80	386 30	381 70	558 40	519 20	492 60	478 90	474 00	
46	469 50	436 90	414 10	401 70	396 90	576 10	535 20	507 00	492 50	487 20	
47	490 80	455 80	431 50	418 80	413 10	595 00	552 20	522 80	506 70	501 20	
48	513 30	476 30	450 10	436 90	430 40	615 20	570 20	538 40	521 90	516 00	
49	537 80	498 20	470 00	454 80	448 90	636 90	589 50	556 70	538 00	531 80	
50	563 60	521 70	491 40	474 90	468 70	660 00	608 80	573 90	555 20	548 50	
51	591 50	547 00	514 30	496 80	489 90	684 70	631 70	593 60	573 50	566 40	
52	621 80	574 20	538 90	519 60	512 60	710 90	655 10	614 80	593 10	585 40	
53	654 80	603 20	565 20	544 70	536 90	738 90	680 20	636 80	614 00	605 70	
54	697 80	634 20	593 40	571 10	562 60	768 80	707 30	661 10	636 50	627 80	
55	741 50	667 30	623 50	599 90	590 10	800 70	736 10	687 00	660 50	650 90	
56	783 50	702 80	655 60	629 40	619 40	834 90	767 20	715 00	684 80	675 90	
57	805 40	740 90	690 30	661 50	650 70	871 90	800 70	745 00	714 10	702 80	
58	850 20	781 80	727 20	694 00	684 20	911 10	836 50	777 20	743 70	731 50	
59	898 20	825 80	767 00	732 90	720 10	953 80	875 40	812 20	775 90	762 80	
60	949 90	873 00	809 70	772 80	758 80	999 50	917 10	849 80	810 50	796 00	

*This Company does not publish rates for \$10.00 Monthly Income Policy.

Largest Amount of Insurance it will write on a Single Life, *"Indefinite."
Premiums for Each \$1,000 Insurance (Nonparticipating.)

With Waiver of Premiums in Case of Disability.										Adptd. July, 1907.
Age at Issue.	Adopted January 1, 1906.				Adopted March, 1908.					TERM. Renewable and Convertible.
	LIFE.				ENDOWMENT.					
	Continuous Annual Premiums.				Continuous Annual Premiums.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	
21	\$15 84	\$38 48	\$28 58	\$23 66	\$92 07	\$58 75	\$42 11	\$32 69	\$26 88	\$10 53
22	16 19	39 11	29 05	24 06	92 14	58 81	42 17	32 78	26 98	10 61
23	16 57	39 76	29 54	24 47	92 21	58 89	42 25	32 87	27 09	10 71
24	16 95	40 44	30 05	24 89	92 29	58 96	42 34	32 97	27 21	10 80
25	17 35	41 14	30 58	25 34	92 37	59 04	42 43	33 08	27 34	10 91
26	17 79	41 87	31 12	25 80	92 45	59 12	42 53	33 19	27 48	11 02
27	18 23	42 63	31 70	26 28	92 54	59 21	42 62	33 30	27 63	11 14
28	18 70	43 41	32 28	26 78	92 63	59 30	42 73	33 43	27 80	11 27
29	19 19	44 22	32 90	27 30	92 73	59 40	42 84	33 58	27 98	11 41
30	19 72	45 06	33 53	27 85	92 83	59 50	42 97	33 73	28 18	11 57
31	20 27	45 93	34 20	28 42	92 94	59 62	43 11	33 90	28 41	11 74
32	20 85	46 83	34 88	29 01	93 06	59 74	43 26	34 09	28 62	11 93
33	21 46	47 77	35 59	29 62	93 19	59 87	43 42	34 30	28 86	12 13
34	22 11	48 74	36 34	30 26	93 32	60 02	43 60	34 53	29 12	12 36
35	22 79	49 74	37 11	30 92	93 46	60 17	43 80	34 79	29 42	12 61
36	23 52	50 78	37 91	31 63	93 62	60 34	44 02	35 07	29 78	12 89
37	24 29	51 86	38 74	32 36	93 79	60 54	44 26	35 38	30 12	13 20
38	25 11	52 98	39 61	33 13	93 97	60 74	44 53	35 72	30 53	13 55
39	25 98	54 14	40 52	33 94	94 16	60 97	44 83	36 11	31 00	13 93
40	26 90	55 35	41 47	34 78	94 38	61 22	45 17	36 54	31 53	14 37
41	27 87	56 60	42 45	35 67	94 60	61 49	45 53	37 03	32 12	14 86
42	28 91	57 89	43 49	36 62	94 86	61 80	45 94	37 61	32 80	15 42
43	30 02	59 24	44 57	37 62	95 14	62 14	46 39	38 26	33 57	16 05
44	31 20	60 64	45 70	38 67	95 45	62 53	46 91	38 98	34 40	16 77
45	32 45	62 10	46 88	39 78	95 81	62 96	47 47	39 76	35 31	17 58
46	33 77	63 61	48 16	40 96	96 18	63 43	48 11	40 58	36 32	18 49
47	35 16	65 18	49 46	42 21	96 62	63 97	48 82	41 48	37 42	19 53
48	36 64	66 82	50 85	43 53	97 09	64 56	49 60	42 48	38 63	20 67
49	38 22	68 52	52 30	44 94	97 61	65 21	50 46	43 58	39 96	21 97
50	39 91	70 28	53 86	46 44	98 19	65 93	51 43	44 80	41 38	23 39
51	41 72	72 12	55 50	48 04	98 84	66 74	52 51	46 14	42 95	24 98
52	43 65	74 02	57 22	49 74	99 54	67 63	53 68	47 60	44 65	26 75
53	45 71	76 00	59 04	51 55	100 31	68 61	54 98	49 22	46 50	28 69
54	47 92	78 06	60 96	53 48	101 17	69 70	56 41	50 96	48 53	30 84
55	50 28	80 21	62 99	55 54	102 12	70 91	58 01	52 89	50 71	33 23
56	52 80	82 45	65 09	57 75	103 16	72 34	59 78	54 99	.....	35 85
57	55 49	84 78	67 34	60 13	104 31	73 91	61 67	57 29	.....	38 73
58	58 38	87 23	69 73	62 69	105 58	75 65	63 80	59 80	.....	41 91
59	61 45	89 79	72 27	65 44	106 99	77 55	66 13	62 54	.....	45 41
60	64 74	92 48	75 00	68 38	108 53	79 64	68 67	65 46	.....	49 25

*All in excess of \$15,000 reinsured.

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

GEORGE WASHINGTON LIFE INS. CO., CHARLESTON, W. VA. 635

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for Each \$1,000 Insurance. (Participating.) Adopted October, 1908.

SPECIAL RATE POLICIES.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.							*10 Year Convertible Term. Non-renewable
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	
21	\$15 65	\$39 72	\$29 10	\$23 94	\$91 16	\$58 34	\$42 30	\$33 13	\$27 30	\$23 42	\$20 80	\$10 15
22	16 01	40 41	29 60	24 35	91 28	58 47	42 43	33 27	27 46	23 61	21 00	10 22
23	16 37	41 07	30 08	24 75	91 41	58 59	42 56	33 39	27 62	23 77	21 21	10 30
24	16 77	41 80	30 61	25 21	91 54	58 72	42 70	33 54	27 79	23 97	21 44	10 39
25	17 20	42 57	31 19	25 69	91 69	58 87	42 86	33 72	27 99	24 18	21 69	10 49
26	17 63	43 31	31 74	26 15	91 84	59 02	43 03	33 88	28 18	24 41	21 96	10 59
27	18 10	44 11	32 35	26 66	92 00	59 18	43 19	34 07	28 38	24 66	22 25	10 70
28	18 60	44 95	32 98	27 19	92 17	59 35	43 38	34 27	28 61	24 93	22 56	10 82
29	19 12	45 83	33 65	27 75	92 35	59 54	43 58	34 49	28 85	25 22	22 91	10 94
30	19 66	46 71	34 33	28 31	92 55	59 74	43 78	34 73	29 12	25 55	23 29	11 09
31	20 23	47 68	35 17	28 91	92 75	59 94	44 01	34 97	29 41	25 89	23 70	11 24
32	20 82	48 64	36 01	29 53	92 96	60 16	44 25	35 24	29 73	26 27	24 14	11 41
33	21 46	49 68	36 90	30 19	93 18	60 39	44 50	35 54	30 07	26 67	24 62	11 60
34	22 13	50 73	37 81	30 87	93 43	60 65	44 79	35 87	30 45	27 12	25 15	11 80
35	22 85	51 83	38 75	31 59	93 70	60 93	45 10	36 21	30 87	27 62	25 74	12 02
36	23 61	52 96	39 71	32 33	93 97	61 21	45 42	36 59	31 31	28 15	26 36	12 28
37	24 42	54 14	40 69	33 11	94 28	61 53	45 79	37 02	31 82	28 75	27 05	12 56
38	25 27	55 34	41 70	33 92	94 59	61 87	46 16	37 47	32 36	29 39	27 80	12 88
39	26 18	56 59	42 75	34 77	94 93	62 24	46 57	37 97	32 95	30 09	28 60	13 22
40	27 14	57 92	43 84	35 66	95 30	62 64	47 05	38 53	33 62	30 87	29 48	13 62
41	28 19	59 36	44 96	36 61	95 70	63 08	47 55	39 13	34 33	31 72	.....	14 06
42	29 26	60 77	46 05	37 53	96 13	63 56	48 11	39 78	35 11	32 63	.....	14 57
43	30 44	62 32	47 26	38 55	96 59	64 09	48 73	40 51	35 97	33 64	.....	15 15
44	31 68	63 87	48 49	39 60	97 11	64 67	49 41	41 32	36 91	34 73	.....	15 79
45	33 01	65 51	49 80	40 72	97 67	65 31	50 15	42 21	37 95	35 92	.....	16 52
46	34 41	67 17	51 13	41 87	98 29	66 00	50 97	43 18	39 09	.....	.....	17 35
47	35 92	68 90	52 55	43 12	98 96	66 77	51 88	44 25	40 33	.....	.....	18 29
48	37 53	70 70	54 04	44 46	99 70	67 62	52 87	45 43	41 70	.....	.....	19 33
49	39 24	72 56	55 60	45 90	100 51	68 53	53 98	46 72	43 20	.....	.....	20 50
50	41 05	74 47	57 22	47 43	101 37	69 55	55 17	48 13	44 81	.....	.....	21 79
51	42 98	76 49	58 94	49 16	102 32	70 65	56 47	49 66	.....	.....	.....	23 23
52	45 05	78 62	60 78	51 01	103 36	71 87	57 90	51 34	.....	.....	.....	24 83
53	47 23	80 79	62 67	52 94	104 50	73 21	59 49	53 18	.....	.....	.....	26 59
54	49 57	83 09	64 69	55 03	105 73	74 66	61 21	55 19	.....	.....	.....	28 54
55	52 04	85 44	66 80	57 22	107 07	76 25	63 09	57 37	.....	.....	.....	30 70
56	54 68	87 90	69 05	.....	108 55	77 99	.....	.....	.....	.....	.....	33 07
57	57 48	90 42	71 41	.....	110 14	79 90	.....	.....	.....	.....	.....	35 68
58	60 48	93 11	73 94	.....	111 89	82 01	.....	.....	.....	.....	.....	38 56
59	63 65	95 87	76 60	.....	113 80	84 32	.....	.....	.....	.....	.....	41 73
60	67 03	98 79	79 44	.....	115 88	86 83	.....	.....	.....	.....	.....	45 21

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

*Convertible within seven years from date—nonrenewable.

For policies containing Disability Benefit rider addition of 15c to \$2.27 is made according to age and form of policy.

(Limit \$10,000)

Extra Premium Rates for Total Disability (Participating)
for \$1,000.

American 3½ per cent

Adopted February, 1913

Age.	LIFE				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
21	\$0 25	\$0 15	\$0 17	\$0 18	\$0 20	\$0 20	\$0 20	\$0 20	\$0 20
22	25	15	17	18	20	20	20	20	20
23	25	15	17	18	20	20	20	20	20
24	25	15	17	18	20	20	21	21	21
25	26	15	17	19	20	21	21	21	21
26	26	15	17	19	21	21	21	21	21
27	27	15	17	19	22	22	22	22	22
28	28	15	18	20	22	23	23	23	23
29	29	16	18	20	23	24	24	24	24
30	30	16	18	20	23	24	25	25	25
31	31	16	18	20	24	25	26	26	26
32	32	17	19	21	24	26	27	27	27
33	33	17	20	22	25	27	28	28	28
34	34	18	21	23	25	27	29	29	29
35	35	18	21	24	26	28	29	30	31
36	36	18	22	25	26	28	30	31	33
37	37	19	23	26	27	29	31	32	34
38	38	19	23	27	28	30	32	34	36
39	39	20	24	28	28	31	34	36	38
40	40	21	25	29	29	32	36	38	40
41	42	21	26	31	30	33	38	41	43
42	45	22	28	34	31	35	40	44	47
43	49	23	31	38	33	37	42	47	51
44	54	24	35	43	36	40	45	51	56
45	60	25	39	48	39	44	49	56	61
46	67	27	44	54	43	49	55	62	-----
47	75	30	50	61	48	55	62	69	-----
48	83	35	57	70	54	63	70	77	-----
49	91	42	65	80	61	72	79	85	-----
50	1 00	50	75	90	68	82	89	94	-----

See latter part of book for Term Rates.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary
During Life, with 240 Payments Certain.

American 3 1/4 % Reserve. Commuted Value, \$1,810.00.

Age of Insured.	LIFE. (Endowment at 75)				Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. (Endowment at 75)				Reduced Premium if Beneficiary dies before Insured.
	Age of Beneficiary.					Age of Beneficiary.				
	25	35	45	55		25	35	45	55	
21	\$36 65	\$34 51	\$32 74	\$31 60	\$31 13	\$51 88	\$48 81	\$46 43	\$45 07	\$44 56
22	37 49	35 32	33 53	32 36	31 89	52 77	49 66	47 26	45 87	45 36
23	38 39	36 14	34 35	33 16	32 69	53 71	50 55	48 09	46 70	46 19
24	39 33	37 03	35 18	33 99	33 52	54 72	51 47	48 99	47 57	47 06
25	40 35	37 97	36 10	34 92	34 41	55 74	52 44	49 93	48 50	47 97
26	41 40	38 99	37 07	35 86	35 35	56 83	53 42	50 89	49 44	48 91
27	42 54	40 04	38 08	36 85	36 34	57 95	54 48	51 88	50 41	49 88
28	43 75	41 16	39 16	37 90	37 39	59 14	55 58	52 94	51 43	50 90
29	45 05	42 35	40 29	39 03	38 50	60 40	56 72	54 03	52 52	51 97
30	46 39	43 60	41 49	40 19	39 66	61 73	57 95	55 18	53 64	53 09
31	47 83	44 93	42 74	41 42	40 89	63 13	59 20	56 37	54 81	54 26
32	49 37	46 34	44 09	42 74	42 19	64 62	60 56	57 66	56 04	55 49
33	51 02	47 85	45 50	44 12	43 57	66 17	61 98	58 97	57 36	56 78
34	52 76	49 44	47 01	45 58	45 03	67 83	63 46	60 36	58 70	58 12
35	54 64	51 13	48 63	47 17	46 59	69 54	65 00	61 81	60 12	59 51
36	56 63	52 97	50 33	48 82	48 24	71 37	66 64	63 34	61 57	60 96
37	58 76	54 88	52 14	50 58	49 97	73 30	68 34	64 91	63 12	62 48
38	61 04	56 95	54 06	52 43	51 82	75 35	70 14	66 58	64 71	64 07
39	63 47	59 14	56 10	54 42	53 78	77 49	72 05	68 33	66 40	65 74
40	66 06	61 47	58 27	56 53	55 87	79 76	74 06	70 18	68 16	67 48
41	68 89	64 01	60 63	58 80	58 12	82 15	76 15	72 08	69 97	69 29
42	71 92	66 74	63 15	61 23	60 51	84 68	78 40	74 09	71 91	71 19
43	75 13	69 62	65 81	63 78	63 04	87 38	80 78	76 24	73 97	73 20
44	78 59	72 76	68 66	66 53	65 76	90 25	83 29	78 50	76 10	75 31
45	82 36	76 14	71 78	69 48	68 69	93 32	85 99	80 92	78 37	77 56
46	86 44	79 80	75 14	72 71	71 86	96 58	88 85	83 49	80 80	79 98
47	90 84	83 76	78 75	76 16	75 26	100 08	91 93	86 22	83 37	82 45
48	95 58	88 04	82 68	79 88	78 93	103 83	95 23	89 16	86 12	85 14
49	100 72	92 67	86 90	83 88	82 88	107 88	98 81	92 34	89 09	88 06
50	106 26	97 68	91 45	88 20	87 12	112 29	102 70	95 79	92 33	91 22
51	112 23	103 06	96 37	92 86	91 69	.....	.....	.....	.....	.....
52	118 72	108 95	101 69	97 89	96 65	.....	.....	.....	.....	.....
53	125 77	115 34	107 50	103 37	102 03	.....	.....	.....	.....	.....
54	133 36	122 27	113 80	109 88	107 86	.....	.....	.....	.....	.....
55	141 65	129 84	120 68	115 77	114 19	.....	.....	.....	.....	.....
56	150 62	138 04	128 14	122 81	121 07	.....	.....	.....	.....	.....
57	160 46	147 08	136 38	130 52	128 65	.....	.....	.....	.....	.....
58	171 38	157 15	145 56	139 17	137 11	.....	.....	.....	.....	.....
59	183 47	168 34	155 80	148 80	146 56	.....	.....	.....	.....	.....
60	196 95	180 84	167 80	159 65	157 16	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$100,000.

Premiums for Each \$1,000 Insurance (Participating).

Adopted October 1, 1913.

***With Waiver of Premiums in case of Disability.**

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.							10-Payment 20 Year Endow- ment.	20-Payment 30 Year Endow- ment.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.		
21	\$18 69	\$46 52	\$34 41	\$28 47	\$101 84	\$65 72	\$48 03	\$37 73	\$31 13	\$26 68	\$23 63	\$79 87	\$39 03
22	19 09	47 22	34 93	28 91	101 91	65 80	48 12	37 83	31 25	26 83	23 82	79 87	39 17
23	19 53	47 95	35 49	29 38	102 00	65 90	48 23	37 95	31 39	27 00	24 01	79 88	39 30
24	19 97	48 70	36 06	29 87	102 08	65 99	48 33	38 07	31 54	27 18	24 23	79 88	39 44
25	20 45	49 47	36 65	30 37	102 18	66 10	48 45	38 20	31 70	27 37	24 47	79 80	39 58
26	20 95	50 27	37 25	30 88	102 27	66 20	48 57	38 35	31 88	27 58	24 73	79 93	39 75
27	21 48	51 11	37 89	31 42	102 38	66 32	48 71	38 51	32 06	27 82	25 02	80 07	39 93
28	22 03	51 96	38 58	31 97	102 49	66 44	48 85	38 68	32 27	28 07	25 33	80 20	40 13
29	22 61	52 86	39 21	32 55	102 61	66 58	49 01	38 86	32 49	28 35	25 68	80 36	40 34
30	23 21	53 78	39 91	33 15	102 74	66 72	49 18	39 06	32 74	28 66	26 05	80 53	40 57
31	23 85	54 72	40 64	33 78	102 87	66 88	49 36	39 28	33 00	28 99	26 46	80 72	40 82
32	24 52	55 71	41 39	34 43	103 02	67 05	49 55	39 51	33 31	29 36	26 90	80 92	41 10
33	25 24	56 73	42 18	35 11	103 17	67 23	49 76	39 78	33 64	29 77	27 40	81 12	41 40
34	26 00	57 79	42 99	35 81	103 34	67 43	50 00	40 08	34 00	30 22	27 94	81 36	41 73
35	26 79	58 88	43 83	36 56	103 52	67 65	50 27	40 40	34 40	30 70	28 53	81 61	42 10
36	27 63	60 01	44 71	37 34	103 72	67 89	50 55	40 76	34 83	31 24	.....	81 90	42 50
37	28 52	61 18	45 62	38 15	103 94	68 14	50 87	41 16	35 31	31 83	.....	82 20	42 94
38	29 45	62 39	46 58	39 00	104 17	68 42	51 21	41 59	35 85	32 47	.....	82 55	43 43
39	30 44	63 65	47 58	39 89	104 43	68 73	51 60	42 07	36 44	33 17	.....	82 92	43 96
40	31 49	64 96	48 63	40 83	104 70	69 08	52 02	42 61	37 08	33 95	.....	83 32	44 56
41	32 61	66 32	49 72	41 82	105 00	69 46	52 50	43 20	37 79	.....	.....	83 76	45 23
42	33 79	67 73	50 86	42 87	105 34	69 87	53 04	43 84	38 57	.....	.....	84 27	45 94
43	35 04	69 21	52 06	43 98	105 71	70 34	53 64	44 56	39 43	.....	.....	84 82	46 74
44	36 88	70 73	53 81	45 17	106 12	70 86	54 30	45 84	40 88	.....	.....	85 43	47 62
45	37 81	72 82	54 64	46 42	106 59	71 45	55 03	46 22	41 43	.....	.....	86 11	48 57
46	39 34	73 99	56 05	47 75	107 11	72 11	55 84	47 18	.....	.....	.....	86 87	.....
47	40 98	75 73	57 56	49 16	107 69	72 87	56 74	48 25	.....	.....	.....	87 73	.....
48	42 71	77 55	59 15	50 66	108 36	73 72	57 74	49 44	.....	.....	.....	88 67	.....
49	44 57	79 44	60 83	52 27	109 10	74 68	58 84	50 75	.....	.....	.....	89 73	.....
50	46 55	81 44	62 61	53 98	109 93	75 73	60 05	52 21	.....	.....	.....	90 90	.....
51	48 66	83 63	64 48	55 80	110 94	76 87	61 39	.....	.....	.....	.....	92 25	.....
52	50 91	85 99	66 47	57 75	112 03	78 13	62 87	.....	.....	.....	.....	93 74	.....
53	53 33	88 28	68 57	59 84	113 24	79 50	64 50	.....	.....	.....	.....	95 87	.....
54	55 92	90 78	70 81	62 08	114 57	81 00	66 30	.....	.....	.....	.....	97 13	.....
55	58 68	93 39	73 18	64 48	116 00	82 64	68 27	.....	.....	.....	.....	99 06	.....

*For policies without Disability Benefits reduction of 20c to \$2.28 per \$1,000 is made according to age and form of policy.

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 4 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for Each \$1,000 Insurance (Participating).

Adopted April, 1916.

*With Waiver of Premiums and Disability Annuity in case of Disability.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.								
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	At Age 65.	At Age 75.
18	\$18 80	\$46 47	\$34 28	\$28 87	\$101 85	\$65 74	\$48 09	\$37 80	\$31 22	26 78	23 74	\$20 97	18 94
19	18 73	47 11	34 78	28 79	101 90	65 82	48 16	37 91	31 33	26 92	23 89	21 47	19 34
20	19 13	47 81	35 30	29 22	101 98	65 90	48 27	38 00	31 47	27 07	24 08	22 03	19 78
21	19 55	48 51	35 84	29 69	102 06	65 98	48 36	38 13	31 60	27 24	24 30	22 63	20 27
22	19 96	49 23	36 38	30 14	102 13	66 08	48 47	38 26	31 74	27 43	24 52	23 25	20 74
23	20 43	49 97	36 96	30 63	102 23	66 19	48 59	38 40	31 91	27 63	24 75	23 88	21 23
24	20 89	50 74	37 56	31 14	102 32	66 29	48 71	38 54	32 09	27 85	25 01	24 58	21 78
25	21 39	51 51	38 17	31 65	102 42	66 41	48 85	38 69	32 29	28 07	25 30	25 30	22 32
26	21 92	52 32	38 79	32 18	102 52	66 52	48 98	38 87	32 50	28 33	25 59	26 07	22 90
27	22 47	53 16	39 45	32 72	102 63	66 65	49 15	39 05	32 72	28 61	25 92	26 89	23 52
28	23 04	54 03	40 12	33 28	102 75	66 79	49 31	39 24	32 96	28 91	26 26	27 73	24 16
29	23 66	54 93	40 81	33 87	102 89	66 95	49 49	39 46	33 23	29 24	26 65	28 64	24 83
30	24 29	55 86	41 52	34 50	103 03	67 11	49 69	39 69	33 53	29 60	27 06	29 60	25 55
31	24 97	56 80	42 26	35 14	103 17	67 29	49 89	39 96	33 85	29 98	27 51	30 64	26 29
32	25 67	57 80	43 02	35 80	103 33	67 49	50 11	40 23	34 22	30 40	27 98	31 73	27 09
33	26 44	58 82	43 82	36 49	103 49	67 69	50 36	40 55	34 61	30 85	28 53	32 88	27 92
34	27 25	59 89	44 65	37 21	103 67	67 91	50 63	40 90	35 02	31 35	29 12	34 16	28 84
35	28 08	60 98	45 50	37 99	103 88	68 16	50 94	41 27	35 48	31 87	29 76	35 48	29 76
36	28 95	62 13	46 39	38 80	104 10	68 43	51 26	41 70	35 97	32 46	.....	36 93	30 75
37	29 90	63 30	47 31	39 62	104 34	68 72	51 64	42 17	36 51	33 11	.....	38 46	31 79
38	30 90	64 52	48 28	40 48	104 60	69 04	52 04	42 68	37 10	33 82	.....	40 14	32 95
39	31 95	65 78	49 29	41 37	104 88	69 40	52 50	43 24	37 76	34 57	.....	41 93	34 12
40	33 05	67 10	50 36	42 31	105 18	69 79	52 99	43 86	38 47	35 42	.....	43 86	35 42
41	34 23	68 46	51 46	43 35	105 52	70 23	53 55	44 52	39 25	.....	.....	45 95	36 77
42	35 50	69 88	52 61	44 47	105 89	70 70	54 18	45 24	40 10	.....	.....	48 24	38 22
43	36 85	71 36	53 82	45 65	106 31	71 24	54 88	46 04	41 04	.....	.....	50 72	39 78
44	38 28	72 89	55 08	46 91	106 76	71 84	55 65	46 92	42 07	.....	.....	53 47	41 43
45	38 79	74 49	56 42	48 21	107 28	72 51	56 48	47 88	43 20	.....	.....	56 48	43 20
46	41 44	76 18	57 91	49 62	107 86	73 26	57 39	48 94	.....	.....	.....	59 82	45 14
47	43 21	77 93	59 49	51 13	108 51	74 14	58 38	50 11	.....	.....	.....	63 48	47 21
48	45 10	79 75	61 19	52 73	109 26	75 12	59 50	51 42	.....	.....	.....	67 59	49 47
49	47 13	81 65	62 95	54 45	110 08	76 23	60 73	52 85	.....	.....	.....	72 23	51 88
50	49 33	83 66	64 86	56 30	111 01	77 43	62 09	54 48	.....	.....	.....	77 43	54 48
51	51 68	85 93	66 83	58 27	112 15	78 74	63 60	.....	.....	.....	.....	83 29	57 32
52	54 25	88 29	68 93	60 42	113 39	80 18	65 27	.....	.....	.....	.....	90 05	60 42
53	57 11	90 86	71 28	62 78	114 78	81 74	67 15	.....	.....	.....	.....	97 87	63 81
54	60 23	93 51	73 77	65 85	116 33	83 47	69 24	.....	.....	.....	.....	107 07	67 53
55	63 68	96 36	76 49	68 19	118 01	85 38	71 59	.....	.....	.....	.....	118 01	71 59

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 4 per cent and divide by 4.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3% Reserve.

Commuted Value, \$1,808.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
21	\$38 94	\$36 73	\$34 88	\$33 73	\$33 27	\$59 08	\$55 64	\$53 05	\$51 61	\$51 08	120 43	113 30	109 00	107 25	106 68
22	39 75	37 49	35 62	34 47	33 99	59 98	56 48	53 86	52 40	51 87	119 82	112 47	108 08	106 28	105 71
23	40 63	38 30	36 41	35 25	34 77	60 98	57 36	54 72	53 23	52 70	119 26	111 70	107 16	105 34	104 76
24	41 54	39 14	37 24	36 04	35 56	61 94	58 27	55 59	54 10	53 57	118 72	110 92	106 27	104 42	103 82
25	42 53	40 06	38 09	36 89	36 41	62 98	59 23	56 50	54 99	54 46	118 26	110 17	105 37	103 50	102 90
26	43 57	41 00	39 01	37 78	37 33	64 04	60 23	57 44	55 93	55 38	117 79	109 44	104 50	102 58	101 98
27	44 64	42 00	39 96	38 74	38 24	65 17	61 28	58 42	56 89	56 34	117 43	108 79	103 68	101 74	101 14
28	45 80	43 04	40 97	39 73	39 22	66 36	62 32	59 47	57 88	57 33	117 06	108 13	102 88	100 90	100 28
29	47 01	44 16	42 06	40 77	40 25	67 60	63 45	60 52	58 91	58 36	116 78	107 56	102 14	100 12	99 50
30	48 27	45 32	43 14	41 84	41 31	68 94	64 64	61 62	60 00	59 43	116 57	107 07	101 45	99 39	98 76
31	49 65	46 57	44 32	42 98	42 45	70 29	65 85	62 78	61 12	60 55	116 38	106 59	100 78	98 67	98 04
32	51 09	47 88	45 55	44 20	43 65	71 72	67 13	63 96	62 28	61 71	116 28	106 22	100 22	98 06	97 42
33	52 61	49 28	46 85	45 46	44 91	73 24	68 49	65 23	63 52	62 92	116 28	105 94	99 75	97 51	96 87
34	54 27	50 74	48 24	46 82	46 25	74 85	69 91	66 55	64 77	64 17	116 33	105 70	99 51	97 01	96 36
35	55 99	52 29	49 68	48 21	47 64	76 56	71 40	67 92	66 11	65 49	116 54	105 62	99 02	96 67	96 00
36	57 86	53 97	51 21	49 69	49 12	78 31	72 93	69 33	67 48	66 86	116 84	105 63	98 84	96 41	95 72
37	59 87	55 72	52 89	51 28	50 70	80 17	74 58	70 83	68 94	68 29	117 23	105 74	98 73	96 21	95 51
38	61 97	57 58	54 60	52 97	52 34	82 18	76 32	72 43	70 44	69 79	117 77	105 98	98 76	96 17	95 45
39	64 23	59 60	56 43	54 73	54 10	84 30	78 15	74 10	72 03	71 36	118 41	106 36	98 92	96 23	95 49
40	66 62	61 70	58 36	56 58	55 94	86 57	80 09	75 84	73 70	73 01	119 20	106 89	99 21	96 43	95 68
41	69 16	63 96	60 43	58 56	57 91	88 90	82 13	77 67	75 46	74 74	120 13	107 53	99 61	96 73	95 94
42	71 92	66 37	62 63	60 66	59 99	91 43	84 30	79 62	77 31	76 57	121 27	108 43	100 24	97 24	96 43
43	74 85	68 97	64 98	62 89	62 20	94 12	86 63	81 68	79 28	78 49	122 57	109 44	101 02	97 90	97 04
44	78 04	71 75	67 50	65 30	64 55	97 02	89 12	83 89	81 35	80 53	124 07	110 67	101 96	98 70	97 81
45	81 42	74 70	70 16	67 83	67 04	100 11	91 78	86 23	83 55	82 68	125 76	112 08	103 08	99 67	98 73
46	85 04	77 86	73 02	70 54	69 70	103 32	94 56	88 71	85 85	84 96	127 70	113 73	104 42	100 84	99 88
47	88 95	81 30	76 06	73 40	72 54	106 80	97 58	91 84	88 32	87 38	129 90	115 62	106 99	102 23	101 19
48	93 11	84 95	79 33	76 48	75 54	110 54	100 80	94 18	90 96	89 95	132 39	117 75	107 82	103 83	102 73
49	97 60	88 91	82 84	79 74	78 76	114 54	104 27	97 19	93 73	92 68	135 16	120 16	109 57	105 64	104 47
50	102 40	93 11	86 59	83 25	82 17	118 84	107 99	100 43	96 74	95 59	138 23	122 87	112 16	107 68	106 45
51	107 53	97 59	90 54	86 96	85 81	123 33	111 90	103 84	99 90	98 68	141 62	125 85	114 72	109 94	108 69
52	113 03	102 42	94 81	90 90	89 68	128 20	116 15	107 53	103 29	101 99	145 40	129 20	117 58	112 50	111 66
53	118 90	107 65	99 89	95 14	93 82	133 42	120 73	111 51	106 93	105 51	149 57	132 89	120 75	115 33	113 77
54	125 21	113 23	104 30	99 67	98 23	139 08	125 66	115 80	110 83	109 29	154 17	136 97	124 27	118 45	116 76
55	131 99	119 20	109 55	104 54	102 93	145 13	130 99	120 39	114 99	113 33	159 22	141 46	128 12	121 86	120 68
56	139 23	125 55	115 14	109 69	107 94	151 47	136 59	125 27	119 46	117 66	.....	.....	.....	.....	.....
57	147 01	132 42	121 17	115 21	113 29	158 38	142 68	130 56	124 25	122 31	.....	.....	.....	.....	.....
58	155 83	139 83	127 64	121 11	119 02	165 86	149 83	136 82	129 46	127 32	.....	.....	.....	.....	.....
59	164 25	147 74	134 56	127 43	125 13	173 94	156 49	142 50	135 04	132 69	.....	.....	.....	.....	.....
60	173 83	156 31	142 05	134 20	131 68	182 70	164 26	149 24	141 08	138 49	.....	.....	.....	.....	.....

(Limit \$25,000)

Extra Annual Premiums per \$1,000 of Insurance for Waiver of
Premiums in Event of Total and Permanent Disability of
Insured Before Attaining Age of 60.

American 3%

Adopted July, 1912

Age.	LIFE.				ENDOWMENT.		
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.
17 to							
21	\$0 18	\$0 12	\$0 13	\$0 15	\$0 18	\$0 17	\$0 16
22	18	12	13	15	18	17	16
23	19	12	13	15	18	17	17
24	19	13	13	15	19	18	17
25	20	13	14	16	19	18	18
26	20	13	14	16	19	18	18
27	20	13	14	16	20	19	19
28	21	13	14	17	20	19	19
29	21	14	15	17	21	20	20
30	22	14	15	17	22	21	20
31	23	15	15	17	23	22	21
32	24	15	16	18	24	23	22
33	25	16	16	18	25	25	24
34	27	16	17	19	26	26	26
35	28	16	17	19	27	27	28
36	30	17	18	21	29	28	29
37	32	18	20	23	31	31	31
38	34	19	22	25	33	33	34
39	36	21	24	28	34	35	37
40	38	23	26	30	37	38	40
41	41	25	29	35	39	40	44
42	44	28	31	40	41	43	49
43	48	30	35	44	45	47	54
44	51	32	38	49	48	52	60
45	55	36	43	54	52	56	65
46	60	40	50	60	56	65	71
47	65	44	59	66	61	74	77
48	71	49	67	72	68	82	83
49	77	56	76	79	75	92	90
50	84	62	85	86	83	1 02	97
51	91	78	95	95	92	1 12	1 06
52	1 00	92	1 06	1 02	1 04	1 23	1 15
53	1 10	1 09	1 18	1 12	1 21	1 35	1 25
54	1 21	1 26	1 31	1 26	1 45	1 48	1 37
55	1 34	1 45	1 45	1 39	1 76	1 62	1 49

Premium Rates (Participating) for \$25.00 Monthly Income to Beneficiary
During Life, with 240 Payments Certain.

American 3% Reserve.

Commuted Value, \$4,519.00.

Age of Insured.	LIFE.				Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE.				Reduced Premium if Beneficiary dies before Insured.
	Age of Beneficiary.					Age of Beneficiary.				
	25	35	45	55		25	35	45	55	
21	897 03	891 62	887 09	884 27	883 15	147 25	138 84	132 49	128 96	127 66
22	99 08	93 55	88 96	86 14	84 96	149 53	140 95	134 53	130 95	129 65
23	101 26	95 55	90 90	88 08	86 90	151 91	143 14	136 67	133 03	131 73
24	103 54	97 86	93 01	90 07	88 89	154 43	145 43	138 84	135 20	133 90
25	106 01	99 95	95 13	92 19	91 01	156 99	147 82	141 11	137 41	136 11
26	108 59	102 29	97 41	94 41	93 23	159 66	150 80	143 48	139 78	138 42
27	111 29	104 82	99 82	96 82	95 58	162 46	152 87	145 93	142 17	140 81
28	114 14	107 38	102 32	99 26	98 02	165 42	155 54	148 54	144 66	143 30
29	117 18	110 18	105 00	101 89	100 59	168 52	158 34	151 17	147 23	145 87
30	120 32	113 09	107 73	104 56	103 26	171 84	161 31	153 90	149 95	148 54
31	123 76	116 23	110 70	107 41	106 11	175 22	164 34	156 81	152 75	151 34
32	127 33	119 45	113 74	110 45	109 09	178 76	167 53	159 76	155 64	154 23
33	131 13	122 96	117 02	113 61	112 25	182 56	170 91	162 91	158 73	157 26
34	135 25	126 60	120 48	117 01	115 60	186 56	174 44	166 21	161 85	160 38
35	139 55	130 49	124 08	120 49	119 08	190 80	178 15	169 62	165 21	163 68
36	144 19	134 66	127 90	124 14	122 78	195 17	181 99	178 17	168 64	167 11
37	149 18	139 01	132 07	128 12	126 71	199 80	186 09	176 92	172 27	170 68
38	154 42	143 66	136 36	132 36	130 83	204 79	190 43	180 90	176 02	174 43
39	160 04	148 68	140 92	136 74	135 21	210 07	195 01	185 07	180 01	178 36
40	166 00	153 94	145 76	141 41	139 82	215 72	199 84	189 42	184 19	182 43
41	172 33	159 57	150 92	146 33	144 74	221 53	204 94	194 00	188 59	186 82
42	179 18	165 59	156 41	151 59	149 94	227 79	210 32	196 85	193 21	191 39
43	186 45	172 04	162 28	157 16	155 45	234 47	216 11	204 00	198 05	196 17
44	194 39	178 98	168 57	163 16	161 33	241 69	222 34	209 52	203 28	201 29
45	202 80	186 33	175 21	169 50	167 56	249 36	228 95	215 36	208 77	206 65
46	211 80	194 21	182 33	176 27	174 21	257 35	235 88	221 53	214 53	212 35
47	221 54	202 77	189 95	183 42	181 30	265 99	243 40	228 11	220 70	218 49
48	231 86	211 86	198 10	191 10	188 80	275 29	251 41	235 18	227 29	224 82
49	243 03	221 73	206 85	199 26	196 85	285 23	260 05	242 70	234 23	231 64
50	254 98	232 22	216 22	208 04	205 39	295 92	269 33	250 80	241 75	238 92
51	267 71	243 35	226 12	217 80	214 47	307 06	279 06	259 30	249 65	246 65
52	281 38	255 38	236 73	227 14	224 14	319 16	289 63	268 51	258 10	254 99
53	295 96	268 37	248 14	237 73	234 49	332 14	301 03	278 44	267 20	263 73
54	311 64	282 29	260 40	249 05	245 52	346 17	313 29	289 11	276 94	273 47
55	328 51	297 16	273 51	261 21	257 27	361 19	328 55	300 55	287 31	283 58
56	346 49	312 96	287 43	274 08	269 78	376 99	340 51	312 75	298 51	294 10
57	365 81	330 05	302 46	287 87	283 16	394 12	355 65	325 95	310 48	305 71
58	386 49	348 49	318 61	302 61	297 49	412 70	372 17	340 29	323 47	318 23
59	408 65	368 17	335 88	318 41	312 76	432 77	390 01	355 71	337 42	331 65
60	432 42	389 48	354 53	335 30	329 12	454 52	409 34	372 52	352 52	345 16

*This Company does not publish rates for \$10.00 Monthly Income policy.

Largest Amount of Insurance it will write on a Single Life, \$50,000
Nonparticipating Premiums for each \$1,000 Insurance * increasing
annually as per table in policy. Adopted Jan. 1, 1908.
GUARANTEED ANNUAL ADDITION POLICY.

Age at Issue.	LIFE.				Endowment— Continuous Annual Premiums.			10 Year Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	
21	\$20 10	\$ 46 19	\$34 54	\$29 51	\$106 19	\$67 90	\$49 49	\$ 9 78
22	20 52	46 88	35 09	29 98	106 27	67 98	49 58	9 85
23	20 94	47 67	35 68	30 46	106 36	68 07	49 67	9 94
24	21 38	48 47	36 28	30 96	106 45	68 16	49 77	10 03
25	21 85	49 32	36 90	31 49	106 55	68 25	49 88	10 13
26	22 35	50 18	37 54	32 03	106 64	68 35	49 98	10 23
27	22 87	51 07	38 22	32 59	106 75	68 44	50 09	10 34
28	23 42	51 99	38 89	33 16	106 86	68 55	50 21	10 47
29	23 99	52 97	39 63	33 78	106 98	68 68	50 34	10 59
30	24 60	53 95	40 37	34 40	107 10	68 80	50 49	10 74
31	25 24	54 99	41 14	35 06	107 23	68 94	50 64	10 90
32	25 92	56 07	41 96	35 75	107 38	69 09	50 82	11 08
33	26 63	57 18	42 79	36 46	107 53	69 25	51 00	11 26
34	27 39	58 33	43 67	37 21	107 69	69 43	51 21	11 48
35	28 19	59 53	44 57	37 99	107 87	69 61	51 44	11 70
36	29 03	60 77	45 50	38 80	108 05	69 81	51 69	11 97
37	29 93	62 07	46 50	39 66	108 26	70 04	51 96	12 25
38	30 88	63 39	47 52	40 55	108 47	70 28	52 26	12 58
39	31 88	64 78	48 59	41 49	108 71	70 56	52 60	12 93
40	32 95	66 22	49 70	42 48	108 96	70 87	52 98	13 34
41	34 08	67 70	50 85	43 50	109 24	71 18	53 40	13 79
42	35 29	69 25	52 07	44 59	109 54	71 55	53 87	14 32
43	36 58	70 87	53 35	45 74	109 87	71 97	54 39	14 90
44	37 94	72 55	54 69	46 95	110 24	72 43	54 98	15 57
45	39 39	74 28	56 09	48 24	110 66	72 96	55 62	16 32
46	40 99	76 12	57 55	49 59	111 13	73 51	56 34	17 17
47	42 59	78 00	59 10	51 04	111 66	74 17	57 15	18 13
48	44 35	79 98	60 73	52 56	112 21	74 88	58 05	19 19
49	46 24	82 02	62 43	54 18	112 84	75 66	59 03	20 39
50	48 24	84 14	64 23	55 90	113 54	76 52	60 14	21 71
51	50 37	86 37	66 12	57 74	114 31	77 49	61 35	23 19
52	52 64	88 68	68 12	59 69	115 15	78 56	62 70	24 83
53	55 08	91 08	70 20	61 76	116 08	79 74	64 18	26 63
54	57 67	93 58	72 43	63 99	117 10	81 03	65 81	28 63
55	60 43	96 20	74 79	66 38	118 25	82 48	67 64	30 84
56	63 39	98 93	77 28	68 93	119 50	84 09	70 96	33 28
57	66 54	101 79	79 94	71 66	120 88	85 86	73 24	35 96
58	69 93	104 80	82 78	74 61	122 41	87 82	75 76	39 00
59	73 54	107 94	85 80	77 78	124 09	89 98	78 53	42 15
60	77 40	111 27	89 03	81 18	125 94	92 37	81 55	45 71

* For semi-annual rates add 4% and divide by 2; for quarterly rates add 6% and divide by 4.

* ILLUSTRATION: On a policy issued at age 35 the amount of insurance is increased from \$1,000 the second year to \$1,246 the 20th year and thereafter.

For policies with disability benefit rider addition of 15c to \$1.50 per \$1,000 is made according to insured and form of policy.

(Limit \$50,000)

Premium Rates, Including Total Disability (Nonparticipating)
for \$1,000.

American 3½%

Adopted January 1, 1914

Age.	LIFE.				ENDOWMENT.		
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.
21	\$20 35	\$46 34	\$34 69	\$29 71	\$106 39	\$68 10	\$49 69
22	20 77	47 03	35 24	30 18	106 47	68 18	49 78
23	21 19	47 82	35 83	30 66	106 56	68 27	49 87
24	21 63	48 62	36 43	31 16	106 65	68 36	49 97
25	22 10	49 47	37 05	31 60	106 75	68 45	50 08
26	22 60	50 33	37 69	32 23	106 84	68 55	50 18
27	23 12	51 22	38 37	32 79	106 95	68 64	50 29
28	23 72	52 14	39 09	33 36	107 06	68 80	50 46
29	24 29	53 12	39 83	33 98	107 23	68 93	50 59
30	24 90	54 10	40 57	34 60	107 35	69 05	50 74
31	25 54	55 14	41 34	35 26	107 48	69 19	50 89
32	26 22	56 22	42 16	35 95	107 63	69 34	51 07
33	26 98	57 33	42 99	36 66	107 78	69 50	51 30
34	27 74	58 53	43 87	37 46	107 94	69 68	51 51
35	28 54	59 73	44 77	38 24	108 12	69 91	51 74
36	29 38	60 97	45 70	39 05	108 30	70 11	51 99
37	30 28	62 27	46 75	39 91	108 51	70 34	52 26
38	31 28	63 59	47 77	40 80	108 77	70 58	52 56
39	32 28	64 98	48 84	41 79	109 01	70 86	52 95
40	33 35	66 42	49 95	42 78	109 26	71 17	53 33
41	34 48	67 90	51 10	43 80	109 54	71 53	53 80
42	35 74	69 45	52 37	44 94	109 84	71 90	54 27
43	37 08	71 12	53 65	46 14	110 22	72 32	54 79
44	38 49	72 80	55 04	47 40	110 59	72 83	55 43
45	39 99	74 53	56 49	48 74	111 06	73 41	56 12
46	41 64	76 37	58 00	50 14	111 58	74 02	56 89
47	43 34	78 30	59 60	51 64	112 16	74 72	57 75
48	45 20	80 33	61 28	53 26	112 76	75 53	58 75
49	47 14	82 42	63 08	54 98	113 44	76 36	59 83
50	49 24	84 64	64 98	56 80	114 24	77 32	61 04
51	51 47	86 97	66 97	58 74	115 11	78 44	62 35
52	53 84	89 43	69 12	60 79	116 10	79 61	63 80
53	56 38	91 98	71 30	62 96	117 18	80 94	65 38
54	59 07	94 63	73 68	65 34	118 40	82 38	67 16
55	61 93	97 45	76 14	67 88	119 75	83 98	69 14

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

See latter part of book for Term Rates.

**Premium Rates (Nonparticipating) for \$10.00 Monthly Income for
20 Years. American 3½% Reserve.**

Commuted Value, \$1,765.00. Adopted January 1, 1916.

Age	SURVIVORSHIP INVESTMENT PLAN				PREMIUM REDUCTION PLAN			
	Ordinary Life		20-Payment Life		Ordinary Life		20-Payment Life	
	Annual Premium	Cont. to S. I. Fund	Annual Premium	Cont. to S. I. Fund	Annual Premium		Annual Prem.	
					First Year	Re-nwal	First Year	Re-nwal
21	\$35 48	\$ 7 80	\$52 09	\$ 9 37	\$35 48	\$27 68	\$52 09	\$42 72
22	36 22	7 96	52 91	9 53	36 22	28 26	52 91	43 38
23	36 96	8 14	53 76	9 67	36 96	28 82	53 76	44 09
24	37 74	8 30	54 64	9 83	37 74	29 44	54 64	44 81
25	38 57	8 49	55 58	10 01	38 57	30 08	55 58	45 57
26	39 45	8 68	56 53	10 18	39 45	30 77	56 53	46 35
27	40 37	8 88	57 52	10 36	40 37	31 49	57 52	47 16
28	41 34	9 09	58 53	10 54	41 34	32 25	58 53	47 99
29	42 34	9 32	59 62	10 73	42 34	33 02	59 62	48 89
30	43 42	9 55	60 72	10 92	43 42	33 87	60 72	49 80
31	44 55	9 35	61 88	10 52	44 55	35 20	61 88	51 36
32	45 75	9 60	63 10	10 73	45 75	36 15	63 10	52 37
33	47 00	9 87	64 35	10 94	47 00	37 13	64 35	53 41
34	48 34	10 15	65 58	11 17	48 34	38 19	65 58	54 41
35	49 76	10 45	67 05	11 40	49 76	39 31	67 05	55 65
36	51 24	10 25	68 48	11 65	51 24	40 99	68 48	56 83
37	52 83	10 57	70 00	11 90	52 83	42 26	70 00	58 10
38	54 50	10 91	71 57	12 16	54 50	43 59	71 57	59 41
39	56 27	11 26	73 23	12 44	56 27	45 01	73 23	60 79
40	58 16	11 63	74 98	12 74	58 16	46 53	74 98	62 24
41	60 15	10 82	76 78	12 28	60 15	49 33	76 78	64 50
42	62 29	11 21	78 70	12 60	62 29	51 08	78 70	66 10
43	64 56	11 61	80 73	12 92	64 56	52 95	80 73	67 81
44	66 96	12 05	82 87	13 26	66 96	54 91	82 87	69 61
45	69 52	12 51	85 14	13 63	69 52	57 01	85 14	71 51
46	72 35	12 30	87 53	14 00	72 35	60 05	87 53	73 53
47	75 17	12 78	90 09	14 42	75 17	62 39	90 09	75 67
48	78 28	13 31	92 77	14 84	78 28	64 97	92 77	77 9
49	81 61	13 87	95 63	15 30	81 61	67 74	95 63	80 33
50	85 14	14 47	98 66	15 78	85 14	70 67	98 66	82 88
51	88 90	14 23	101 91	15 28	88 90	74 67	101 91	86 63
52	92 91	14 86	105 35	15 80	92 91	78 05	105 35	89 55
53	97 22	15 55	109 01	16 34	97 22	81 67	109 01	92 67
54	101 79	16 29	112 94	16 94	101 79	85 50	112 94	96 00
55	106 66	17 07	117 16	17 58	106 66	89 59	117 16	99 58
56	111 88	17 90	.....	.....	111 88	93 98	.....	.....
57	117 44	18 80	.....	.....	117 44	98 64	.....	.....
58	123 43	19 75	.....	.....	123 43	103 68	.....	.....
59	129 80	20 77	.....	.....	129 80	109 63	.....	.....
60	136 61	21 85	.....	.....	136 61	114 76	.....	.....

INTERNATIONAL LIFE INS. CO., ST. LOUIS, MO.

Largest Amount of Insurance it will write on a Single Life, \$500,000
 Premiums for Each \$1,000 Insurance (Nonparticipating).
 Adopted 1909.

Guaranteed Premium Reduction Policies. Including Disability Benefits.									FLAT RATES.				
Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			Ordinary Life.	20 Premiums Life.	20 Year Endowment.	CONVERT TERM		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.				5 Year.	10 Year.	
20	\$19 21	\$47 85	\$35 46	\$29 39	\$105 76	\$68 31	\$49 97	\$14 87	\$22 86	\$42 09	\$10 55	\$11 32	
21	19 62	48 56	36 00	29 84	105 84	68 40	50 07	15 20	23 23	42 12	10 61	11 43	
22	20 06	49 80	36 55	30 31	105 92	68 50	50 17	15 56	23 63	42 21	10 68	11 51	
23	20 51	50 06	37 13	30 80	106 02	68 60	50 28	15 93	24 05	42 32	10 74	11 60	
24	20 99	50 85	37 73	31 31	106 11	68 70	50 40	16 31	24 48	42 43	10 81	11 68	
25	21 49	51 67	38 35	31 83	106 23	68 82	50 53	16 72	24 92	42 53	10 90	11 80	
26	22 01	52 51	38 98	32 37	106 33	68 94	50 66	17 15	25 39	42 65	10 99	11 90	
27	22 56	53 38	39 65	32 94	106 44	69 07	50 81	17 59	25 87	42 79	11 08	12 02	
28	23 14	54 28	40 33	33 52	106 56	69 21	50 97	18 07	26 37	42 93	11 18	12 16	
29	23 74	55 21	41 05	34 13	106 70	69 35	51 13	18 57	26 90	43 08	11 29	12 29	
30	24 38	56 18	41 78	34 76	106 84	69 51	51 31	19 08	27 42	43 20	11 40	12 45	
31	25 05	57 18	42 55	35 42	106 98	69 68	51 51	19 65	28 01	43 34	11 53	12 62	
32	25 75	58 21	43 34	36 11	107 15	69 86	51 72	20 23	28 60	43 48	11 66	12 81	
33	26 50	59 28	44 16	36 82	107 32	70 06	51 95	20 85	29 22	43 63	11 81	13 01	
34	27 28	60 38	45 02	37 56	107 50	70 27	52 20	21 51	29 87	43 81	11 98	13 24	
35	28 11	61 53	45 91	38 34	107 70	70 50	52 47	22 20	30 54	43 99	12 16	13 48	
36	28 98	62 71	46 83	39 15	107 91	70 75	52 78	22 92	31 24	44 20	12 36	13 76	
37	29 90	63 94	47 79	40 00	108 14	71 02	53 10	23 70	31 99	44 44	12 59	14 06	
38	30 88	65 21	48 79	40 89	108 39	71 32	53 47	24 52	32 76	44 68	12 83	14 41	
39	31 91	66 53	49 83	41 81	108 66	71 64	53 87	25 38	33 57	44 97	13 09	14 79	
40	33 01	67 90	50 92	42 79	108 96	72 00	54 31	26 31	34 42	45 35	13 39	15 23	
41	34 16	69 32	52 06	43 82	109 28	72 40	54 80	27 28	35 32	45 77	13 71	15 71	
42	35 39	70 79	53 24	44 90	109 63	72 83	55 33	28 33	36 27	46 24	14 09	16 27	
43	36 70	72 32	54 49	46 04	110 03	73 32	55 93	29 44	37 27	46 71	14 50	16 89	
44	38 08	73 91	55 79	47 25	110 46	73 85	56 59	30 62	38 33	47 31	14 98	17 60	
45	39 55	75 57	57 16	48 52	110 94	74 44	57 32	31 87	39 45	47 97	15 53	18 40	
46	41 12	77 30	58 60	49 87	111 47	75 10	58 14	33 21	40 63	48 61	16 15	19 31	
47	42 79	79 10	60 11	51 31	112 06	75 83	59 03	34 64	41 89	49 32	16 85	20 34	
48	44 57	80 98	61 71	52 83	112 72	76 64	60 03	36 16	43 23	50 13	17 66	21 48	
49	46 46	82 95	63 39	54 45	113 44	77 54	61 13	37 79	44 64	50 99	18 58	22 75	
50	48 48	84 99	65 16	56 17	114 24	78 53	62 34	39 52	46 15	52 02	19 60	24 16	
51	50 62	87 12	67 03	58 01	115 13	79 62	63 67	41 36	47 76	53 16			
52	52 91	89 35	69 01	59 97	116 10	80 82	65 15	43 82	49 46	54 39			
53	55 35	91 68	71 10	62 06	117 17	82 15	66 76	45 43	51 28	55 77			
54	57 95	94 11	73 31	64 29	118 35	83 61	68 55	47 66	53 22	57 27			
55	60 72	96 66	75 66	66 69	119 64	85 21	70 51	50 05	55 31	58 93			
56	63 68	99 33	78 16	69 26	121 06	86 99	72 66	52 61	57 54	60 75			
57	66 84	102 13	80 82	72 01	122 63	88 94	75 01	55 33	59 93	62 76			
58	70 22	105 08	83 66	74 98	124 36	91 09	77 61	58 26	62 50	64 97			
59	73 83	108 19	86 69	78 17	126 26	93 46	80 41	61 38	65 27	67 40			
60	77 69	111 47	89 94	81 60	128 35	96 07	83 55	64 71	68 23	70 03			

For semi-annual rates, multiply annual by .52.
 For quarterly rates, multiply annual by .265.

Premium Rates (Nonparticipating) for \$50.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3½% Reserve.

Commuted Value, \$8,686.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.																			
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.															
	25	35	45	55		25	35	45	55		25	35	45	55																
20	153	90	144	45	136	50	131	35	129	20	231	50	217	80	207	00	200	90	198	80	496	55	469	40	452	75	445	80	365	00
21	157	20	147	50	139	40	134	25	132	10	235	05	221	10	210	30	204	10	201	80	494	30	466	30	449	15	442	10	365	20
22	160	65	150	80	142	65	137	35	135	20	239	00	224	85	213	95	207	60	205	30	492	60	463	55	446	05	438	85	366	00
23	164	30	154	15	145	95	140	60	138	40	243	10	228	70	217	55	211	20	208	90	491	30	461	20	443	20	435	90	367	00
24	168	10	157	65	149	30	143	95	141	70	247	50	232	75	221	45	216	00	212	70	489	55	458	70	440	10	432	70	368	20
25	172	30	161	50	153	00	147	60	145	30	251	80	236	80	225	40	218	90	216	50	488	30	456	40	437	20	429	75	369	40
26	176	50	165	50	156	80	151	30	149	00	256	60	241	10	229	60	223	00	220	80	487	15	454	15	434	35	426	80	370	50
27	181	00	169	60	160	70	155	10	152	80	261	40	245	60	233	80	227	10	224	70	486	30	452	20	431	80	424	00	371	70
28	185	90	174	15	165	05	159	35	157	00	266	55	250	35	238	35	231	50	229	10	485	60	450	45	429	30	421	40	372	90
29	191	05	178	80	169	45	163	70	161	30	272	00	255	30	243	05	236	20	233	70	484	95	448	75	427	00	418	95	374	20
30	196	40	183	70	174	10	168	20	165	80	277	45	260	30	247	70	240	70	238	20	484	25	446	95	424	50	416	20	375	20
31	202	25	189	05	179	15	173	15	170	70	283	60	265	75	252	90	245	80	243	30	484	00	445	50	422	35	413	80	376	50
32	208	35	194	55	184	35	178	20	175	70	289	90	271	45	258	25	250	90	248	40	483	75	444	15	420	30	411	50	377	70
33	214	95	200	55	189	90	183	60	181	10	296	50	277	45	263	75	256	45	253	80	483	85	443	20	418	45	409	60	379	00
34	222	05	206	95	195	90	189	40	186	90	303	65	283	75	269	70	262	15	259	50	484	30	442	50	418	45	409	35	380	50
35	229	50	213	65	202	15	195	55	192	90	310	90	290	25	275	75	268	05	265	30	485	05	442	20	415	90	406	55	382	70
36	237	25	220	60	208	60	201	75	199	10	318	70	297	20	282	20	274	15	271	40	486	25	442	35	415	25	405	50	383	90
37	245	85	228	20	215	75	208	65	205	90	327	10	304	55	288	95	280	80	277	90	487	90	443	00	415	05	405	55	386	00
38	254	90	236	30	223	20	215	75	213	00	335	85	312	20	296	00	287	50	284	60	489	85	443	90	415	10	404	95	388	10
39	264	55	244	85	231	05	223	40	220	50	345	00	320	30	303	35	294	60	291	80	492	50	445	55	415	95	405	25	390	60
40	274	90	254	05	239	50	231	60	228	60	354	80	328	90	311	25	302	10	299	00	496	15	448	15	417	65	406	60	393	90
41	285	95	263	75	248	40	240	10	237	00	365	25	338	00	319	50	309	90	308	80	500	30	451	50	420	05	408	50	397	00
42	297	95	274	40	258	10	249	35	246	10	376	40	347	85	328	30	318	35	315	10	505	30	455	50	422	95	406	10	401	00
43	310	65	285	60	268	30	259	05	255	70	388	15	358	15	337	50	327	20	323	70	510	45	459	70	426	35	414	00	405	70
44	325	20	298	70	280	10	270	40	266	90	400	90	369	25	347	50	336	60	333	00	517	10	465	50	431	05	418	20	410	90
45	339	95	311	65	291	85	281	45	277	80	414	35	381	00	357	95	346	40	342	70	524	70	472	15	436	75	423	15	416	70
46	355	65	325	50	304	30	293	25	289	40	428	60	393	45	369	10	356	85	352	90	532	35	478	70	442	20	428	05	422	20
47	372	60	340	45	317	65	305	90	301	80	443	95	406	90	380	95	368	00	363	80	541	05	486	35	448	80	433	90	423	40
48	390	70	356	40	332	05	319	35	315	00	460	45	421	35	393	75	379	95	375	50	550	90	495	15	456	40	440	70	435	40
49	410	30	373	70	347	45	333	80	329	20	477	90	436	65	407	25	392	50	387	80	561	70	504	85	464	65	448	10	442	90
50	431	20	392	20	363	90	349	10	344	20	496	65	453	10	421	65	405	95	400	90	574	35	516	25	474	60	457	00	451	80
51	452	60	411	00	380	55	364	60	359	30	516	65	470	80	437	20	420	30	414	90	588	40	529	00	486	80	467	20	461	70
52	476	50	432	10	399	10	381	90	376	20	537	95	489	50	453	60	435	35	429	60	603	90	543	05	498	05	478	25	472	40
53	502	50	455	10	419	45	400	75	394	60	560	85	509	60	471	30	451	60	445	40	621	10	558	55	511	75	490	65	484	40
54	529	90	479	50	441	00	420	70	414	00	585	30	531	30	490	25	469	00	462	80	639	85	575	65	526	80	504	10	497	40
55	559	60	505	95	464	30	442	05	434	80	611	55	554	70	510	65	487	60	480	40	660	80	594	60	543	45	519	10	511	90
56	591	30	534	15	489	15	464	90	457	00	639	85	579	70	532	70	507	70	509	80	683	70	615	40	561	30	535	60	527	70
57	625	20	564	35	515	75	489	15	480	60	670	10	606	75	556	25	529	10	520	60	708	90	638	20	581	95	553	60	545	10
58	661	85	597	20	544	50	515	45	506	10	702	60	635	90	581	65	552	25	542	90	736	75	663	55	604	15	573	65	564	30
59	700	95	632	20	575	20	543	40	533	20	737	75	667	30	609	25	577	20	567	00	767	30	691	25	628	60	585	60	585	40
60	742	95	669	75	608	20	573	40	562	10	773	45	701	05	638	80	604	00	592	70	800	55	721	60	655	20	619	60	608	30

*This Company does not publish rates for \$10.00 Monthly Income Policy.

JEFFERSON STANDARD LIFE INS. CO., GREENSBORO, N. C. 649

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for Each \$1,000 Insurance. Adopted September 20, 1912.

AGE AT ISSUE.	Participating.							Nonparticipating.				
	Including Disability Benefits.							20 Premiums Life Guaranteed Option.	20 Premiums Life Double Indemnity.	Continuous Annual Premiums. Written in Amounts of \$5,000 or over.	TERM.	
	LIFE.				ENDOWMENT. Continuous Annual Premiums.						*5 Year. Convertible in 5 Years.	*10 Year. Convertible in 8 Years.
	Continuous Annual Premiums.	*10 Annual Premiums.	*15 Annual Premiums.	20 Annual Premiums.	*10 Years.	*15 Years.	*20 Years.					
17 21	\$44 07	\$32 13	\$26 20	\$99 65	\$64 58	\$47 49	\$29 39	\$27 85	\$68 10	\$10 19	\$10 35	
17 60	44 75	32 65	26 63	99 76	64 68	47 61	29 84	28 28	69 55	10 25	10 43	
18 01	45 47	33 19	27 09	99 88	64 80	47 72	30 31	28 73	71 10	10 32	10 51	
18 44	46 20	33 75	27 57	99 99	64 92	47 83	30 80	29 22	72 80	10 39	10 60	
18 88	46 95	34 32	28 07	100 10	65 04	47 96	31 31	29 73	74 50	10 47	10 69	
19 35	47 75	34 93	28 59	100 23	65 16	48 10	31 83	30 25	76 25	10 56	10 80	
19 85	48 58	35 55	29 12	100 38	65 30	48 25	32 37	30 79	78 20	10 65	10 91	
20 37	49 42	36 20	29 68	100 52	65 44	48 41	32 94	31 36	80 20	10 75	11 03	
20 91	50 32	36 87	30 25	100 67	65 60	48 57	33 52	31 95	82 25	10 85	11 16	
21 49	51 23	37 57	30 85	100 85	65 77	48 75	34 13	32 57	84 50	10 97	11 29	
22 10	52 19	38 30	31 48	101 02	65 95	48 96	34 76	33 20	86 80	11 09	11 45	
22 74	53 17	39 06	32 14	101 19	66 14	49 15	35 42	33 88	89 30	11 23	11 63	
23 42	54 21	39 85	32 82	101 40	66 34	49 38	36 11	34 57	91 85	11 37	11 81	
24 12	55 28	40 68	33 54	101 60	66 56	49 62	36 82	35 30	94 60	11 53	12 01	
24 89	56 41	41 55	34 29	101 84	66 81	49 90	37 56	36 06	97 45	11 71	12 24	
25 68	57 57	42 44	35 07	102 10	67 07	50 20	38 34	36 87	100 55	11 91	12 48	
26 52	58 76	43 37	35 88	102 34	67 33	50 50	39 15	37 70	103 80	12 12	12 76	
27 43	60 01	44 36	36 80	102 63	67 64	50 86	40 00	38 56	107 15	12 36	13 07	
28 38	61 33	45 38	37 64	102 93	67 97	51 24	40 89	39 48	110 80	12 61	13 41	
29 38	62 67	46 44	38 59	103 26	68 31	51 66	41 81	40 44	114 65	12 89	13 79	
30 45	64 09	47 56	39 59	103 61	68 72	52 14	42 79	41 46	118 70	13 21	14 23	
31 58	65 54	48 72	40 62	103 99	69 14	52 63	43 82	42 52	123 00	13 56	14 71	
32 79	67 08	49 94	41 72	104 42	69 62	53 21	44 90	43 65	127 55	13 96	15 27	
34 07	68 67	51 23	42 88	104 87	70 16	53 84	46 04	44 84	132 45	14 40	15 89	
35 44	70 33	52 57	44 11	105 38	70 72	54 51	47 25	46 09	137 65	14 91	16 60	
36 89	72 06	53 98	45 41	105 93	71 36	55 28	48 52	47 42	143 15	15 49	17 40	
38 42	73 87	55 47	46 78	106 53	72 06	56 10	49 87	48 82	149 05	16 16	18 31	
40 08	75 76	57 05	48 25	107 20	72 84	57 06	51 31	50 30	155 30	16 91	19 33	
41 85	77 73	58 70	49 80	107 94	73 70	58 07	52 83	51 88	161 95	17 77	20 47	
43 74	79 79	60 44	51 44	108 74	74 65	59 21	54 45	53 51	169 10	18 75	21 75	
45 74	81 93	62 28	53 19	109 61	75 68	60 44	56 17	55 24	176 70	19 84	23 16	
47 86	84 17	64 21	55 06	110 57	76 81	61 81	58 01	57 07	184 80	21 05	24 73	
50 14	86 49	66 24	57 04	111 62	78 06	63 30	59 97	59 02	193 35	22 41	26 48	
52 58	88 96	68 41	59 16	112 79	79 44	64 98	62 02	61 08	202 55	23 92	28 40	
55 16	91 50	70 70	61 42	114 05	80 95	66 79	64 29	63 25	212 40	25 60	30 53	
57 93	94 16	73 11	63 84	115 41	82 60	68 77	66 69	65 59	222 85	27 47	32 89	
60 88	96 96	75 70	66 48	116 93	84 43	.....	69 26	68 08	.....	29 53	35 49
64 04	99 88	78 43	69 21	118 57	86 43	.....	72 01	70 75	.....	31 81	38 35
67 43	102 98	81 35	73 20	120 40	88 64	.....	75 16	73 62	.....	34 33	41 49
71 04	106 22	84 47	75 41	122 38	91 07	.....	78 17	76 71	.....	37 12	44 96
74 90	109 65	87 80	78 86	124 56	93 74	.....	81 60	80 04	.....	40 20	48 76

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

*Adopted July 1, 1913.

650 JEFFERSON STANDARD LIFE INS. CO., GREENSBORO, N. C.

Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
 Certain, with Extra Rates to Continue the Income
 to Beneficiary through Life.

American 3½% Reserve.

Commuted Value, \$1,730.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55
20	\$30 00	\$4 86	\$3 02	\$1 45	\$0 37	\$45 67	\$6 44	\$3 80	\$1 68	\$0 43
21	30 67	4 94	3 05	1 47	38	46 43	6 49	3 82	1 70	43
22	31 40	5 02	3 08	1 49	40	47 23	6 55	3 85	1 72	44
23	32 16	5 10	3 11	1 51	41	48 08	6 63	3 88	1 75	44
24	32 92	5 19	3 14	1 53	43	48 96	6 75	3 91	1 78	45
25	33 77	5 28	3 17	1 55	44	49 86	6 88	3 94	1 81	46
26	34 63	5 39	3 21	1 57	44	50 79	7 02	3 98	1 83	46
27	35 55	5 52	3 27	1 59	44	51 78	7 18	4 04	1 84	47
28	36 50	5 67	3 35	1 61	44	52 77	7 34	4 12	1 86	47
29	37 51	5 84	3 45	1 64	44	53 82	7 52	4 22	1 88	48
30	38 58	6 04	3 56	1 67	44	54 94	7 68	4 34	1 90	49
31	39 69	6 25	3 66	1 69	46	56 09	7 92	4 45	1 93	50
32	40 88	6 48	3 77	1 72	48	57 28	8 16	4 56	1 96	51
33	42 11	6 73	3 88	1 75	50	58 53	8 41	4 67	1 99	52
34	43 44	7 00	3 99	1 78	52	59 84	8 68	4 78	2 03	54
35	44 82	7 30	4 10	1 81	54	61 21	9 02	4 90	2 07	56
36	46 29	7 62	4 22	1 85	55	62 61	9 33	5 05	2 13	57
37	47 89	7 96	4 40	1 91	56	64 22	9 69	5 23	2 20	59
38	49 53	8 33	4 59	1 99	57	65 67	10 08	5 44	2 28	60
39	51 28	8 73	4 84	2 10	58	67 33	10 50	5 68	2 37	62
40	53 16	9 16	5 09	2 23	59	69 08	10 93	5 94	2 46	64
41	55 12	9 64	5 34	2 35	61	70 86	11 46	6 23	2 56	65
42	57 23	10 18	5 66	2 46	63	72 76	12 02	6 54	2 66	67
43	59 46	10 79	5 98	2 57	65	74 79	12 62	6 87	2 77	69
44	61 85	11 47	6 32	2 68	68	76 92	13 31	7 23	2 90	71
45	64 36	12 23	6 76	2 80	71	79 18	14 05	7 62	3 04	73
46	67 02	13 05	7 14	2 95	75	81 55	14 84	8 04	3 20	75
47	69 91	13 93	7 57	3 13	80	84 11	15 69	8 50	3 38	80
48	72 99	14 87	8 10	3 34	85	86 79	16 61	9 00	3 59	85
49	76 28	15 88	8 71	3 59	91	89 63	17 60	9 54	3 83	92
50	79 75	16 97	9 38	3 88	98	92 69	18 60	10 13	4 09	1 00
51	83 07	18 17	10 11	4 20	1 05	95 93	19 75	10 80	4 28	1 07
52	87 38	19 49	10 91	4 55	1 13	99 35	20 96	11 55	4 61	1 15
53	91 60	20 94	11 77	4 93	1 21	103 02	22 31	12 39	4 97	1 22
54	96 07	22 52	12 71	5 35	1 29	106 93	23 78	13 32	5 37	1 30
55	100 84	24 25	13 78	5 80	1 38	111 08	25 37	14 34	5 92	1 38
56	105 98	26 12	14 89	6 29	1 49	115 62	27 06	15 39	6 40	1 48
57	111 33	28 13	16 14	6 83	1 63	120 29	28 87	16 46	6 92	1 60
58	117 09	30 28	17 55	7 43	1 79	127 07	30 80	17 55	7 49	1 75
59	123 16	32 58	19 13	8 11	1 97	130 72	32 89	18 66	8 11	1 93
60	129 58	35 02	20 77	8 87	2 18	136 43	35 15	20 80	8 77	2 14

**Largest Amount of Insurance it will write on a Single Life, \$50,000
Premiums for Each \$1,000 Insurance (Participating).
Adopted January 1, 1908.**

\$For policies containing Disability Benefits addition of 20c to \$4.51 is made according to age of insured and form of policy.

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 3 per cent and divide by 4. Any fraction of a cent in the result is to be taken as nearest cent.

5-Year Term convertible at any time during the term; 10 and 20-Year Term during first five years.

(Limit \$25,000).

Extra Annual Premiums Ceasing at Age 60 per \$1,000 of Insurance for
 Payment of Policy in 10 Annual Instalments in Event of Total and
 Permanent Disability of Insured Before Attaining Age of 60,
 with Waiver of Premiums at All Ages. (Participating).
 American 3½ per cent. Adopted October, 1914

Age.	LIFE.				ENDOWMENT.		
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.
20	\$0 34	\$0 49	\$0 38	\$0 33	\$0 22	\$0 21	\$0 20
21	36	50	39	34	23	22	21
22	37	51	40	35	23	22	22
23	39	53	41	36	24	23	23
24	41	54	42	37	25	24	24
25	42	55	43	38	26	25	25
26	44	56	44	39	27	26	26
27	46	57	45	40	28	27	28
28	48	58	46	41	29	28	29
29	51	59	48	42	30	29	30
30	53	60	49	44	31	31	32
31	56	62	50	45	32	32	33
32	59	63	51	47	33	34	35
33	62	64	53	48	35	35	37
34	66	66	54	50	36	37	40
35	69	67	56	52	38	40	42
36	74	69	58	54	41	42	45
37	78	71	60	56	43	45	48
38	83	73	62	59	46	48	52
39	89	75	65	62	49	51	56
40	95	77	67	65	52	55	60
41	1 01	80	70	71	56	59	65
42	1 09	82	74	77	60	64	72
43	1 17	85	77	84	64	69	80
44	1 27	88	81	91	70	75	88
45	1 37	92	86	1 00	75	82	96
46	1 50	96	94	1 09	82	90	1 05
47	1 64	1 00	1 06	1 20	89	1 01	1 16
48	1 80	1 06	1 18	1 33	97	1 14	1 27
49	1 99	1 12	1 31	1 48	1 07	1 27	1 41
50	2 21	1 19	1 46	1 67	1 18	1 43	1 56
51	2 48	1 37	1 65	1 90	1 32	1 60	1 75
52	2 81	1 57	1 87	2 18	1 55	1 80	1 97
53	3 23	1 81	2 16	2 55	1 80	2 03	2 25
54	3 78	2 11	2 53	3 03	2 09	2 32	2 61
55	4 51	2 49	3 04	3 69	2 43	2 71	3 11

**Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary
During Life, with 240 Payments Certain.**

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for Each \$1,000 Insurance (Participating).
 Adopted Jan. 1, 1910.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.
20	\$19 21	\$47 33	\$35 05	\$29 39	\$313 47	\$101 05	\$65 87	\$49 97
21	19 62	48 01	35 58	29 84	318 34	101 29	66 04	50 07
22	20 06	48 71	36 11	30 31	323 40	101 53	66 22	50 17
23	20 51	49 43	36 69	30 80	328 60	101 77	66 41	50 28
24	20 99	50 21	37 28	31 31	334 01	102 05	66 58	50 40
25	21 49	51 01	37 89	31 83	339 60	102 31	66 78	50 53
26	22 01	51 84	38 50	32 37	345 40	102 55	66 98	50 66
27	22 56	52 68	39 16	32 94	351 41	102 84	67 20	50 81
28	23 14	53 54	39 82	33 52	357 63	103 15	67 40	50 97
29	23 74	54 44	40 55	34 13	364 10	103 41	67 63	51 13
30	24 38	55 40	41 27	34 76	370 70	103 73	67 87	51 31
31	25 05	56 36	42 04	35 42	377 60	104 01	68 18	51 51
32	25 75	57 39	42 84	36 11	384 73	104 33	68 46	51 72
33	26 50	58 44	43 65	36 82	392 10	104 64	68 80	51 95
34	27 28	59 53	44 51	37 56	399 71	104 97	69 11	52 20
35	28 11	60 65	45 38	38 34	407 60	105 29	69 47	52 47
36	28 98	61 82	46 30	39 15	415 95	105 65	69 82	52 78
37	29 90	63 06	47 29	40 00	424 16	106 03	70 19	53 10
38	30 88	64 32	48 28	40 89	432 84	106 39	70 60	53 47
39	31 91	65 63	49 32	41 81	441 79	106 82	71 03	53 87
40	33 01	67 00	50 41	42 79	451 03	107 21	71 49	54 31
41	34 16	68 41	51 56	43 82	460 60	107 84	71 96	54 80
42	35 39	69 92	52 75	44 90	470 38	108 51	72 49	55 33
43	36 70	71 47	54 00	46 04	480 49	109 17	73 06	55 93
44	38 08	73 10	55 31	47 25	490 90	109 90	73 66	56 59
45	39 55	74 79	56 68	48 52	501 60	110 65	74 33	57 32
46	41 12	76 53	58 12	49 87	512 60	111 45	75 06	58 14
47	42 79	78 37	59 65	51 31	523 88	112 32	75 87	59 03
48	44 57	80 26	61 23	52 83	535 44	113 25	76 75	60 03
49	46 46	82 24	62 90	54 45	547 27	114 21	77 66	61 13
50	48 48	84 29	64 68	56 17	559 34	115 27	78 68	62 34
51	50 62	86 45	66 53	58 01	571 64	116 38	79 83	63 67
52	52 91	88 71	68 49	59 97	584 14	117 59	81 16	65 15
53	55 35	91 00	70 56	62 06	596 84	118 89	82 56	66 76
54	57 95	93 42	72 75	64 29	609 73	120 27	84 11	68 55
55	60 72	95 95	75 06	66 69	622 75	121 76	85 79	70 51
56	63 68	98 60	77 54	69 26	635 93	123 39	87 62	72 66
57	66 84	101 38	80 15	72 01	649 24	125 14	89 65	75 02
58	70 22	104 30	82 95	74 98	662 63	127 08	91 87	77 61
59	73 83	107 35	85 92	78 16	676 10	129 16	94 30	80 45
60	77 69	110 55	89 10	81 60	689 61	131 44	96 99	83 55

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for Each \$1,000 Insurance (Nonparticipating).
 Adopted Jan. 1, 1910.

Age at Issue.	LIFE.			ENDOWMENT, Continuous Annual Premiums.			Convertible Term.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.
20	\$14 46	\$37 74	\$27 73	\$22 85	\$32 41	\$58 47	\$41 94	\$ 9 55	\$ 9 70	\$ 9 89	\$10 11
21	14 79	38 35	28 18	23 21	32 47	58 54	41 98	9 61	9 78	9 98	10 23
22	15 14	38 97	28 63	23 60	32 54	58 60	42 07	9 68	9 85	10 07	10 34
23	15 50	39 61	29 14	24 01	32 60	58 67	42 14	9 74	9 94	10 17	10 47
24	15 87	40 30	29 64	24 43	32 69	58 74	42 23	9 81	10 03	10 28	10 60
25	16 27	41 11	30 17	24 86	32 78	58 82	42 29	9 90	10 13	10 40	10 75
26	16 69	41 75	30 69	25 32	32 84	58 90	42 41	9 99	10 23	10 53	10 82
27	17 12	42 49	31 26	25 80	32 95	59 01	42 53	10 08	10 34	10 67	11 09
28	17 58	43 26	31 83	26 28	33 07	59 09	42 61	10 18	10 47	10 83	11 29
29	18 06	44 06	32 44	26 80	33 16	59 21	42 72	10 29	10 59	10 99	11 52
30	18 57	44 91	33 06	27 32	33 29	59 32	42 84	10 40	10 74	11 18	11 75
31	19 11	45 77	33 72	27 88	33 39	59 46	43 00	10 53	10 90	11 38	12 03
32	19 68	46 68	34 42	28 46	33 52	59 57	43 16	10 66	11 08	11 60	12 34
33	20 28	47 62	35 11	29 05	33 65	59 72	43 31	10 81	11 37	11 85	12 68
34	20 92	48 58	35 84	29 68	33 79	59 86	43 48	10 98	11 48	12 13	13 07
35	21 59	49 59	36 59	30 33	33 92	60 04	43 69	11 16	11 70	12 44	13 50
36	22 29	50 62	37 38	31 02	34 09	60 21	43 89	11 36	11 97	12 80	13 98
37	23 05	51 72	38 23	31 74	34 28	60 40	44 15	11 59	12 25	13 19	14 52
38	23 85	52 83	39 08	32 49	34 46	60 62	44 42	11 83	12 58	13 64	15 13
39	24 69	54 00	39 97	33 27	34 69	60 86	44 70	12 09	12 93	14 14	15 79
40	25 59	55 22	40 91	34 09	34 89	61 13	45 02	12 39	13 34	14 70	16 54
41	26 53	56 45	41 90	34 97	35 14	61 40	45 39	12 71	13 79	15 33	.....
42	27 55	57 76	42 91	35 87	35 42	61 73	45 79	13 09	14 32	16 04	.....
43	28 63	58 11	43 98	36 84	35 70	62 10	46 27	13 50	14 90	16 83	.....
44	29 77	60 53	44 99	37 86	36 03	62 48	46 78	13 98	15 57	17 72	.....
45	30 99	62 00	46 27	38 94	36 39	62 94	47 34	14 53	16 32	18 74	.....
46	32 29	63 51	47 40	40 07	36 79	63 44	47 98	15 15	17 17	.....	.....
47	33 68	65 12	48 81	41 29	37 24	64 02	48 69	15 85	18 13	.....	.....
48	35 16	66 76	50 17	42 58	37 75	64 58	49 48	16 66	19 19	.....	.....
49	36 74	68 48	51 60	43 93	38 29	65 32	50 33	17 58	20 39	.....	.....
50	38 42	70 27	53 12	44 38	38 91	66 08	51 29	18 60	21 71	.....	.....
51	40 20	72 15	54 69	46 92	39 57	66 88	52 36	19 74	.....	.....	.....
52	42 11	74 11	56 37	48 56	40 32	67 86	53 53	21 01	.....	.....	.....
53	44 16	76 09	58 14	50 31	41 14	68 89	54 84	22 43	.....	.....	.....
54	46 33	78 19	60 01	52 17	42 03	70 03	56 26	24 00	.....	.....	.....
55	48 65	80 39	61 98	54 18	43 01	71 30	57 86	25 75	.....	.....	.....
56	51 13	82 68	64 09	56 32	44 11	72 69	59 60	.....	.....	.....	.....
57	53 78	85 09	66 22	58 62	45 30	74 24	61 52	.....	.....	.....	.....
58	56 63	87 62	68 70	61 08	46 66	75 96	63 63	.....	.....	.....	.....
59	59 67	89 87	71 23	63 76	48 13	77 85	65 96	.....	.....	.....	.....
60	62 92	93 04	73 94	66 61	49 76	79 95	68 50	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

*5 Year Term policies may be converted at any time prior to expiration; 10, 15 and 20 Year Term Policies any time prior to 10 years from date of issue.

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for Each \$1,000 Insurance. (Participating.) Adopted July 1, 1912.

*Including Total and Permanent Disability Benefits.										
Age at Issue	LIFE—(Endowment at 85)				ENDOWMENT Continuous Annual Premiums					10 Payment 20 Year Endowment
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	
20	\$18 50	\$43 45	\$32 53	\$27 20	\$101 53	\$64 89	\$47 99	\$38 16	\$31 30	\$79 39
21	18 91	44 14	33 05	27 65	101 60	64 96	48 07	38 26	31 42	79 48
22	19 33	44 87	33 61	28 11	101 68	65 06	48 18	38 38	31 55	79 59
23	19 77	45 62	34 17	28 59	101 77	65 15	48 29	38 50	31 69	79 71
24	20 23	46 39	34 75	29 09	101 85	65 25	48 40	38 63	31 85	79 82
25	20 71	47 20	35 36	29 62	101 94	65 34	48 51	38 77	32 01	79 96
26	21 23	48 04	36 01	30 17	102 04	65 46	48 64	38 92	32 20	80 09
27	21 77	48 90	36 67	30 73	102 15	65 58	48 78	39 08	32 39	80 23
28	22 34	49 80	37 37	31 32	102 27	65 71	48 92	39 26	32 60	80 39
29	22 93	50 73	38 09	31 94	102 39	65 85	49 09	39 45	32 84	80 57
30	23 56	51 72	38 84	32 58	102 52	66 00	49 26	39 67	33 14	80 74
31	24 23	52 72	39 61	33 26	102 65	66 15	49 45	39 89	33 38	80 95
32	24 94	53 78	40 43	33 96	102 82	66 33	49 67	40 15	33 70	81 17
33	25 68	54 87	41 27	34 70	102 98	66 52	49 89	40 43	34 05	81 41
34	26 50	56 03	42 17	35 49	103 19	66 76	50 17	40 77	34 46	81 70
35	27 33	57 24	43 11	36 31	103 39	67 00	50 46	41 12	34 89	82 00
36	28 23	58 47	44 08	37 17	103 62	67 25	50 77	41 52	35 36	82 33
37	29 18	59 76	45 09	38 05	103 85	67 53	51 11	41 94	35 89	82 63
38	30 17	61 10	46 16	38 99	104 11	67 84	51 49	42 40	36 46	83 07
39	31 25	62 51	47 27	39 99	104 41	68 19	51 92	42 95	37 11	83 52
40	32 39	63 97	48 45	41 05	104 73	68 57	52 40	43 53	37 83	83 99
41	33 60	65 49	49 66	42 15	105 07	68 99	52 91	44 18	38 61	84 52
42	34 88	67 07	50 94	43 32	105 46	69 46	53 49	44 88	39 47	85 11
43	36 24	68 72	52 28	44 55	105 86	69 95	54 10	45 65	40 41	85 74
44	37 71	70 44	53 71	45 86	106 34	70 54	54 83	46 54	41 47	86 48
45	39 27	72 25	55 19	47 25	106 86	71 17	55 61	47 51	42 62	87 27
46	40 92	74 12	56 76	48 71	107 43	71 86	56 46	48 56	43 87	88 15
47	42 70	76 11	58 43	50 29	108 08	72 66	57 44	49 76	45 28	89 13
48	44 61	78 18	60 19	51 96	108 81	73 53	58 50	51 06	46 80	90 21
49	46 65	80 37	62 06	53 75	109 59	74 50	59 71	52 52	48 49	91 42
50	48 84	82 65	64 04	55 66	110 49	75 59	61 03	54 12	50 32	92 76
51	51 19	85 05	66 15	57 72	111 49	76 80	62 51	55 90	.....	94 24
52	53 70	87 58	68 38	59 92	112 59	78 12	64 13	57 84	.....	95 86
53	56 42	90 25	70 78	62 29	113 83	79 63	65 95	60 00	.....	97 66
54	59 33	93 03	73 32	64 84	115 19	81 27	67 94	62 35	.....	99 61
55	62 45	96 00	76 03	67 57	116 70	83 09	70 16	64 93	.....	101 76

*For policies without Disability Benefits make reductions at different ages as follows:

20—31	32	33	34	35	36	37	38	39	40	41	42
\$.25	.26	.27	.30	.32	.34	.36	.38	.42	.46	.50	.54
43	44	45	46	47	48	49	50	51	52	53	54
.58	.64	.70	.76	.84	.92	1.02	1.14	1.28	1.44	1.64	1.86
										1.96	2.10

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

LINCOLN NATIONAL LIFE INS. CO., FT. WAYNE, IND. 657

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance. (Nonparticipating). Adopted July 1, 1912.

*Including Total and Permanent Disability Benefits.

Age at Issue	LIFE (Endowment at 85)				ENDOWMENT Continuous Annual Premiums					CONVERTIBLE TERM Ad't'd Feb. 15, 1916	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	Convertible within	
										3 Years	7 Years
										5 Yrs.	10 Yrs.
20	\$15 79	\$38 15	\$28 37	\$23 59	\$94 04	\$59 79	\$43 09	\$33 41	\$27 26	\$ 8 02	\$ 8 46
21	16 14	38 75	28 82	23 98	94 09	59 85	43 15	33 49	27 36	8 07	8 52
22	16 50	39 39	29 29	24 37	94 15	59 91	43 22	33 57	27 45	8 13	8 59
23	16 88	40 04	29 78	24 79	94 21	59 98	43 31	33 67	27 56	8 18	8 67
24	17 27	40 71	30 28	25 21	94 26	60 04	43 38	33 75	27 68	8 24	8 74
25	17 68	41 41	30 81	25 66	94 32	60 12	43 47	33 87	27 80	8 32	8 83
26	18 12	42 14	31 37	26 13	94 40	60 20	43 56	33 97	27 95	8 39	8 92
27	18 58	42 89	31 94	26 62	94 47	60 28	43 67	34 10	28 10	8 46	9 01
28	19 06	43 67	32 54	27 12	94 55	60 38	43 77	34 24	28 27	8 55	9 12
29	19 57	44 48	33 15	27 64	94 64	60 47	43 89	34 37	28 45	8 64	9 23
30	20 11	45 32	33 79	28 18	94 72	60 58	44 01	34 53	28 64	8 74	9 36
31	20 67	46 20	34 45	28 77	94 81	60 69	44 16	34 71	28 87	8 84	9 50
32	21 28	47 12	35 16	29 37	94 94	60 83	44 33	34 91	29 13	8 96	9 66
33	21 91	48 07	35 89	30 00	95 05	60 98	44 50	35 13	29 42	9 08	9 82
34	22 61	49 07	36 66	30 67	95 21	61 15	44 72	35 40	29 74	9 22	10 01
35	23 33	50 12	37 47	31 37	95 37	61 34	44 95	35 68	30 10	9 38	10 20
36	24 10	51 19	38 30	32 11	95 53	61 54	45 19	36 00	30 49	9 54	10 43
37	24 91	52 30	39 17	32 86	95 71	61 76	45 47	36 34	30 92	9 73	10 68
38	25 76	53 47	40 08	33 67	95 90	62 00	45 77	36 72	31 40	9 93	10 97
39	26 69	54 69	41 03	34 52	96 14	62 29	46 12	37 16	31 94	10 15	11 27
40	27 66	55 96	42 05	35 43	96 39	62 59	46 51	37 64	32 53	10 41	11 63
41	28 70	57 26	43 08	36 35	96 65	62 93	46 92	38 17	33 18	10 78	12 02
42	29 80	58 63	44 18	37 36	96 95	63 31	47 40	38 75	33 90	11 20	12 48
43	30 96	60 05	45 32	38 40	97 26	63 71	47 90	39 39	34 69	11 66	12 99
44	32 22	61 53	46 55	39 52	97 65	64 19	48 50	40 13	35 58	12 19	13 57
45	33 56	63 10	47 82	40 71	98 07	64 72	49 16	40 94	36 56	12 78	14 36
46	34 97	64 72	49 16	41 95	98 54	65 29	49 87	41 82	37 62	13 45	15 24
47	36 50	66 43	50 60	43 30	99 07	65 96	50 70	42 83	38 82	14 20	16 24
48	38 13	68 22	52 10	44 73	99 65	66 69	51 60	43 92	40 10	15 06	17 35
49	39 89	70 10	53 70	46 26	100 31	67 51	52 61	45 15	41 54	16 03	18 59
50	41 77	72 06	55 39	47 89	101 06	68 43	53 73	46 50	43 10	17 11	19 98
51	43 79	74 13	57 20	49 65	101 90	69 46	55 00	48 02	.....	18 32	.....
52	45 96	76 31	59 11	51 35	102 82	70 60	56 39	49 67	.....	19 67	.....
53	48 31	78 62	61 17	53 57	103 87	71 90	57 96	51 52	.....	21 17	.....
54	50 82	81 02	63 35	55 76	105 03	73 31	59 67	53 52	.....	22 85	.....
55	53 51	83 56	65 67	58 09	106 31	74 88	61 58	55 73	.....	24 72	.....

For policies without Disability Benefits make reductions at different ages as follows:

20-31	32	33	34	35	36	37	38	39	40	41	42
.25	.26	.27	.30	.32	.34	.36	.38	.42	.46	.50	.54
43	44	45	46	47	48	49	50	51	52	53	55
.58	.64	.70	.76	.84	.92	1.02	1.14	1.28	1.44	1.64	2.10

Premium Rates (Nonparticipating) for \$10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve.

Commuted Value, \$1,740.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.				
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55	
20	\$29 61	\$27 81	\$26 28	\$25 22	\$24 86	\$44 47	\$41 91	\$39 82	\$38 62	\$38 21
21	30 22	28 38	26 82	25 76	25 40	45 18	42 56	40 47	39 27	38 84
22	30 86	28 96	27 40	26 34	25 96	45 87	43 20	41 12	39 89	39 46
23	31 54	29 59	28 03	26 95	26 57	46 64	43 91	41 82	40 57	40 14
24	32 27	30 26	28 70	27 62	27 21	47 44	44 63	42 54	41 30	40 84
25	33 02	30 96	29 37	28 29	27 86	48 25	45 39	43 30	42 01	41 55
26	33 83	31 69	30 09	28 98	28 55	49 12	46 21	44 05	42 76	42 30
27	34 68	32 50	30 84	29 71	29 28	50 03	47 05	44 85	43 53	43 07
28	35 59	33 34	31 63	30 48	30 05	51 01	47 94	45 68	44 36	43 88
29	36 56	34 23	32 46	31 28	30 85	52 00	48 83	46 52	45 18	44 70
30	37 60	35 18	33 33	32 13	31 70	53 06	49 79	47 42	46 05	45 57
31	38 73	36 19	34 27	33 07	32 61	54 17	50 81	48 36	46 97	46 49
32	39 89	37 22	35 23	34 01	33 55	55 35	51 85	49 35	47 93	47 43
33	41 12	38 31	36 24	35 02	34 54	56 60	52 93	50 36	48 92	48 42
34	42 44	39 49	37 33	36 10	35 60	57 92	54 01	51 42	49 98	49 45
35	43 84	40 72	38 49	37 24	36 71	59 31	55 31	52 55	51 08	50 53
36	45 34	42 05	39 75	38 43	37 90	60 78	56 60	53 75	52 21	51 66
37	46 91	43 45	41 05	39 68	39 13	62 29	57 97	54 99	53 41	52 83
38	48 61	44 98	42 46	41 05	40 47	63 88	59 39	56 29	54 66	54 06
39	50 38	46 59	43 95	42 44	41 86	65 55	60 89	57 65	55 97	55 35
40	52 29	48 31	45 52	43 94	43 34	67 35	62 50	59 12	57 34	56 72
41	54 36	50 16	47 21	45 55	44 93	69 27	64 18	60 63	58 78	58 13
42	56 56	52 12	48 98	47 25	46 60	71 34	65 99	62 24	60 32	59 65
43	58 93	54 20	50 87	49 02	48 37	73 52	67 88	63 92	61 90	61 23
44	61 52	56 48	52 91	50 96	50 29	75 88	69 93	65 73	63 62	62 92
45	64 24	58 89	55 03	52 99	52 29	78 36	72 10	67 63	65 40	64 68
46	67 15	61 46	57 31	55 17	54 43	80 99	74 36	69 66	67 28	66 54
47	70 28	64 21	59 77	57 51	56 72	83 80	76 80	71 85	69 33	68 54
48	73 61	67 13	62 40	59 98	59 14	86 81	79 40	74 19	71 50	70 66
49	77 23	70 29	65 25	62 64	61 75	90 00	82 17	76 65	73 82	72 91
50	81 12	73 71	68 33	65 50	64 54	93 39	85 15	79 27	76 27	75 29
51	85 27	77 35	71 59	68 52	67 49	97 03	88 39	82 08	78 89	77 83
52	89 71	81 26	75 07	71 73	70 63	100 94	91 87	85 10	81 67	80 54
53	94 48	85 48	78 80	75 16	73 98	105 14	95 56	88 34	84 62	83 42
54	99 60	90 00	82 80	78 82	77 57	109 65	99 52	91 84	87 78	86 51
55	105 11	94 86	87 06	82 74	81 40	114 52	103 76	95 58	91 16	89 82
56	110 98	100 06	91 59	86 91	85 47	119 77	108 37	99 63	94 83	93 39
57	117 30	105 66	96 49	91 40	89 84	125 33	113 26	103 92	98 76	97 18
58	124 02	111 64	101 73	96 18	94 48	131 30	118 58	108 55	103 00	101 25
59	131 29	118 14	107 41	101 39	99 49	137 71	124 35	113 55	107 57	105 65
60	139 04	125 12	113 48	106 96	104 82	144 59	130 62	118 93	112 48	110 39

(Limit \$5,000)

Premium Rates (Participating) for \$1,000 Reducing Premium Policies With Travel Accident (Double Indemnity) and Disability Provisions.

American 3½ per cent

Adopted February 1, 1916

Age at Issue	LIFE						ENDOWMENT			
	Continuous Annual Premiums		10 Annual Premiums		20 Annual Premiums		10 Years		20 Years	
	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year
21	\$17 77	\$17 09	\$40 77	\$39 56	\$25 74	24 87	\$97 54	\$95 04	\$45 41	\$44 09
22	18 15	17 44	41 42	40 19	26 15	25 26	97 60	95 09	45 50	44 17
23	18 54	17 82	42 09	40 83	26 58	25 67	97 67	95 15	45 58	44 25
24	18 95	18 91	42 79	41 50	27 03	26 11	97 74	95 21	45 67	44 33
25	19 37	18 62	43 50	42 20	27 49	26 55	97 80	95 27	45 76	44 41
26	19 84	19 06	44 26	42 93	27 98	27 02	97 90	95 36	45 88	44 51
27	20 33	19 53	45 03	43 68	28 49	27 51	97 99	95 43	46 00	44 63
28	20 83	20 01	45 83	44 45	29 03	28 03	98 10	95 53	46 13	44 74
29	21 37	20 53	46 67	45 26	29 58	28 55	98 21	95 62	46 28	44 87
30	21 93	21 07	47 54	46 10	30 15	29 10	98 32	95 72	46 43	45 01
31	22 54	21 65	48 45	46 97	30 76	29 69	98 43	95 82	46 61	45 18
32	23 17	22 26	49 40	47 89	31 38	30 28	98 57	95 94	46 80	45 35
33	23 84	22 90	50 38	48 83	32 03	30 90	98 70	96 06	47 00	45 53
34	24 54	23 58	51 39	49 81	32 71	31 56	98 85	96 20	47 23	45 75
35	25 29	24 30	52 45	50 83	33 43	32 25	99 01	96 34	47 47	45 97
36	26 08	25 05	53 54	51 89	34 18	32 96	99 19	96 49	47 74	46 22
37	26 90	25 84	54 70	53 00	34 96	33 71	99 38	96 67	48 05	46 51
38	27 79	26 69	55 89	54 15	35 79	34 50	99 60	96 87	48 38	46 82
39	28 72	27 59	57 12	55 34	36 65	35 33	99 82	97 07	48 74	47 15
40	29 70	28 53	58 41	56 58	37 58	36 22	100 09	97 31	49 15	47 53
41	30 75	29 53	59 74	57 85	38 54	37 14	100 37	97 57	49 58	47 94
42	31 86	30 60	61 12	59 19	39 56	38 12	100 69	97 86	50 09	48 41
43	32 06	31 74	62 57	60 58	40 64	39 16	101 03	98 18	50 63	48 92
44	34 32	32 96	64 07	62 02	41 80	40 26	101 44	98 55	51 25	49 50
45	35 67	34 25	65 64	63 53	43 01	41 43	101 87	98 95	51 92	50 14
46	37 10	35 63	67 28	65 11	44 30	42 66	102 38	99 42	52 67	50 84
47	38 64	37 10	69 00	66 77	45 68	43 98	102 94	99 94	53 52	51 64
48	40 27	38 67	70 83	68 53	47 16	45 40	103 55	100 51	54 45	52 52
49	42 02	40 34	72 75	70 37	48 71	46 89	104 25	101 16	55 47	53 49
50	43 89	42 14	74 77	72 31	50 25	48 46	105 03	101 89	56 60	54 57
51	45 87	44 04	76 89	74 35	52 10	50 13	105 87	102 68	57 87	55 77
52	47 98	46 06	79 08	76 46	53 95	51 90	106 79	103 54	59 24	57 07
53	50 23	48 23	81 37	78 66	55 90	53 77	107 80	104 49	60 75	58 51
54	52 64	50 54	83 75	80 95	58 01	55 78	108 91	105 53	62 42	60 10
55	55 21	53 00	86 25	83 34	60 23	57 91	110 12	106 67	64 24	61 84

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 3 per cent and divide by 4.

See latter part of book for Term Rates.

(Limit \$50,000)

Premium rates (Participating) for \$1,000 Reducing
Premium Policies Without Travel Accident
(Double Indemnity) or Disability
Provisions.

American $3\frac{1}{2}$ per cent

Adopted February 1, 1916

For semi-annual rates, add 2 per cent and divide by 2.
For quarterly rates, add 4 per cent and divide by 4.
See latter part of book for Term Rates.

(Limit \$25,000)

Extra Annual Premiums per \$1,000 of Insurance for
Waiver of Premiums in Event of Total and Permanent
Disability of Insured Before Attaining Age of 60.

American 3½%

Adopted Feb. 1, 1916

Age	LIFE				ENDOWMENT			
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.
21	\$0 25	\$0 15	\$0 17	\$0 20	\$0 20	\$0 20	\$0 20	\$0 20
22	25	15	17	20	20	20	20	20
23	25	15	17	20	20	20	20	20
24	25	15	17	20	20	20	20	20
25	25	15	17	20	20	20	20	20
26	26	15	18	21	21	21	21	21
27	27	15	18	22	22	22	22	22
28	28	15	19	23	23	23	23	23
29	29	15	19	24	24	24	24	24
30	30	15	20	25	25	25	25	25
31	32	16	21	26	26	26	27	27
32	34	17	22	27	27	27	29	29
33	36	18	23	28	28	29	31	32
34	38	19	24	29	29	31	33	35
35	40	20	25	30	30	33	35	38
36	42	22	27	31	31	35	38	41
37	44	24	29	33	33	37	41	44
38	46	26	31	35	35	39	44	47
39	48	28	33	37	37	42	47	51
40	50	30	35	40	40	45	50	55
41	52	32	37	43	43	48	53	59
42	55	34	40	46	46	51	57	63
43	58	36	43	50	50	55	61	67
44	61	38	46	55	55	60	65	71
45	65	40	50	60	60	65	70	75
46	69	43	55	66	66	71	75	79
47	74	48	61	73	73	77	81	84
48	79	55	68	81	81	84	87	89
49	84	64	76	88	90	92	93	94
50	90	75	85	95	1 00	1 00	1 00	1 00
51	96	87	94	1 02	1 10	1 09	1 08	1 07
52	1 03	99	1 03	1 08	1 20	1 18	1 16	1 14
53	1 10	1 11	1 12	1 14	1 30	1 27	1 24	1 21
54	1 17	1 23	1 21	1 20	1 40	1 36	1 32	1 28
55	1 25	1 35	1 30	1 25	1 50	1 45	1 40	1 35

LIFE ANNUITY RATES. MALES.

Age	Price of \$1000 Annuity			Annuity Purch by \$1000.			Age	Age	Price of \$1000 Annuity			Annuity Purch by \$1000.			Age	Age
	\$100 Annuity	\$50 Semi-Annually	\$25 Quarterly	Annual Pay-ment	Semi-Annual Pay-ment	Quarterly Pay-ment			\$100 Annuity	\$50 Semi-Annually	\$25 Quarterly	Annual Pay-ment	Semi-Annual Pay-ment	Quarterly Pay-ment		
21	\$2189.00	\$1144.00	\$572.00	645.75	322.87	161.44	21	21	\$2170.00	\$1125.00	\$562.50	645.00	322.50	161.25	21	21
22	2184.40	1140.20	570.10	647.07	323.53	161.76	22	22	2165.30	1121.30	560.65	646.30	323.15	161.57	22	22
23	2179.20	1136.40	568.20	648.41	324.20	162.10	23	23	2160.60	1117.60	558.80	647.60	323.80	161.90	23	23
24	2173.50	1132.60	566.30	649.77	324.86	162.43	24	24	2155.90	1113.90	556.95	648.90	324.45	162.22	24	24
25	2167.80	1128.80	564.40	651.14	325.53	162.76	25	25	2151.20	1110.20	555.10	650.20	325.10	162.54	25	25
26	2162.10	1125.00	562.50	652.52	326.20	163.10	26	26	2146.50	1106.50	553.25	651.50	325.75	162.86	26	26
27	2156.40	1121.20	560.60	653.90	326.87	163.43	27	27	2141.80	1102.80	551.40	652.80	326.40	163.18	27	27
28	2150.70	1117.40	558.70	655.28	327.53	163.76	28	28	2137.10	1099.10	549.55	654.10	327.05	163.50	28	28
29	2145.00	1113.60	556.80	656.66	328.20	164.10	29	29	2132.40	1095.40	547.70	655.40	327.70	163.82	29	29
30	2139.30	1109.80	554.90	658.04	328.86	164.43	30	30	2127.70	1091.70	545.85	656.70	328.35	164.14	30	30
31	2133.60	1106.00	553.00	659.42	329.53	164.76	31	31	2123.00	1088.00	544.00	658.00	329.00	164.46	31	31
32	2127.90	1102.20	551.10	660.80	330.20	165.10	32	32	2118.30	1084.30	542.15	659.30	329.65	164.78	32	32
33	2122.20	1098.40	549.20	662.18	330.86	165.43	33	33	2113.60	1080.60	540.30	660.60	330.30	165.10	33	33
34	2116.50	1094.60	547.30	663.56	331.53	165.76	34	34	2108.90	1076.90	538.45	661.90	330.95	165.42	34	34
35	2110.80	1090.80	545.40	664.94	332.20	166.10	35	35	2104.20	1073.20	536.60	663.20	331.60	165.74	35	35
36	2105.10	1087.00	543.50	666.32	332.86	166.43	36	36	2099.50	1069.50	534.75	664.50	332.25	166.06	36	36
37	2099.40	1083.20	541.60	667.70	333.53	166.76	37	37	2094.80	1065.80	532.90	665.80	332.90	166.38	37	37
38	2093.70	1079.40	539.70	669.08	334.20	167.10	38	38	2090.10	1062.10	531.05	667.10	333.55	166.70	38	38
39	2088.00	1075.60	537.80	670.46	334.86	167.43	39	39	2085.40	1058.40	529.20	668.40	334.20	167.02	39	39
40	2082.30	1071.80	535.90	671.84	335.53	167.76	40	40	2080.70	1054.70	527.35	669.70	334.85	167.34	40	40
41	2076.60	1068.00	534.00	673.22	336.20	168.10	41	41	2076.00	1051.00	525.50	671.00	335.50	167.66	41	41
42	2070.90	1064.20	532.10	674.60	336.86	168.43	42	42	2071.30	1047.30	523.65	672.30	336.15	167.98	42	42
43	2065.20	1060.40	530.20	675.98	337.53	168.76	43	43	2066.60	1043.60	521.80	673.60	336.80	168.30	43	43
44	2059.50	1056.60	528.30	677.36	338.20	169.10	44	44	2061.90	1039.90	519.95	674.90	337.45	168.62	44	44
45	2053.80	1052.80	526.40	678.74	338.86	169.43	45	45	2057.20	1036.20	518.10	676.20	338.10	168.94	45	45
46	2048.10	1049.00	524.50	680.12	339.53	169.76	46	46	2052.50	1032.50	516.25	677.50	338.75	169.26	46	46
47	2042.40	1045.20	522.60	681.50	340.20	170.10	47	47	2047.80	1028.80	514.40	678.80	339.40	169.58	47	47
48	2036.70	1041.40	520.70	682.88	340.86	170.43	48	48	2043.10	1025.10	512.55	680.10	340.05	169.90	48	48
49	2031.00	1037.60	518.80	684.26	341.53	170.76	49	49	2038.40	1021.40	510.70	681.40	340.70	170.22	49	49
50	2025.30	1033.80	516.90	685.64	342.20	171.10	50	50	2033.70	1017.70	508.85	682.70	341.35	170.54	50	50
51	2019.60	1030.00	515.00	687.02	342.86	171.43	51	51	2029.00	1014.00	507.00	684.00	342.00	170.86	51	51
52	2013.90	1026.20	513.10	688.40	343.53	171.76	52	52	2024.30	1010.30	505.15	685.30	342.65	171.18	52	52
53	2008.20	1022.40	511.20	689.78	344.20	172.10	53	53	2019.60	1006.60	503.30	686.60	343.30	171.50	53	53
54	2002.50	1018.60	509.30	691.16	344.86	172.43	54	54	2014.90	1002.90	501.45	687.90	343.95	171.82	54	54
55	1996.80	1014.80	507.40	692.54	345.53	172.76	55	55	2010.20	999.20	499.60	689.20	344.60	172.14	55	55
56	1991.10	1011.00	505.50	693.92	346.20	173.10	56	56	2005.50	995.50	497.75	690.50	345.25	172.46	56	56
57	1985.40	1007.20	503.60	695.30	346.86	173.43	57	57	2000.80	991.80	495.90	691.80	345.90	172.78	57	57
58	1979.70	1003.40	501.70	696.68	347.53	173.76	58	58	1996.10	988.10	494.05	693.10	346.55	173.10	58	58
59	1974.00	1000.00	500.00	698.06	348.20	174.10	59	59	1991.40	984.40	492.20	694.40	347.20	173.42	59	59
60	1968.30	996.20	498.10	699.44	348.86	174.43	60	60	1986.70	980.70	490.35	695.70	347.85	173.74	60	60
61	1962.60	992.40	496.20	700.82	349.53	174.76	61	61	1982.00	977.00	488.50	697.00	348.50	174.06	61	61
62	1956.90	988.60	494.30	702.20	350.20	175.10	62	62	1977.30	973.30	486.65	698.30	349.15	174.38	62	62
63	1951.20	984.80	492.40	703.58	350.86	175.43	63	63	1972.60	969.60	484.80	699.60	349.80	174.70	63	63
64	1945.50	981.00	490.50	704.96	351.53	175.76	64	64	1967.90	965.90	482.95	700.90	350.45	175.02	64	64
65	1939.80	977.20	488.60	706.34	352.20	176.10	65	65	1963.20	962.20	481.10	702.20	351.10	175.34	65	65
66	1934.10	973.40	486.70	707.72	352.86	176.43	66	66	1958.50	958.50	479.25	703.50	351.75	175.66	66	66
67	1928.40	969.60	484.80	709.10	353.53	176.76	67	67	1953.80	954.80	477.40	704.80	352.40	175.98	67	67
68	1922.70	965.80	482.90	710.48	354.20	177.10	68	68	1949.10	951.10	475.55	706.10	353.05	176.30	68	68
69	1917.00	962.00	481.00	711.86	354.86	177.43	69	69	1944.40	947.40	473.70	707.40	353.70	176.62	69	69
70	1911.30	958.20	479.10	713.24	355.53	177.76	70	70	1939.70	943.70	471.85	708.70	354.35	176.94	70	70
71	1905.60	954.40	477.20	714.62	356.20	178.10	71	71	1935.00	940.00	470.00	710.00	355.00	177.26	71	71
72	1900.00	950.60	475.30	716.00	356.86	178.43	72	72	1930.30	936.30	468.15	711.30	355.65	177.58	72	72
73	1894.30	946.80	473.40	717.38	357.53	178.76	73	73	1925.60	932.60	466.30	712.60	356.30	177.90	73	73
74	1888.60	943.00	471.50	718.76	358.20	179.10	74	74	1920.90	928.90	464.45	713.90	356.95	178.22	74	74
75	1882.90	939.20	469.60	720.14	358.86	179.43	75	75	1916.20	925.20	462.60	715.20	357.60	178.54	75	75
76	1877.20	935.40	467.70	721.52	359.53	179.76	76	76	1911.50	921.50	460.75	716.50	358.25	178.86	76	76
77	1871.50	931.60	465.80	722.90	360.20	180.10	77	77	1906.80	917.80	458.90	717.80	358.90	179.18	77	77
78	1865.80	927.80	463.90	724.28	360.86	180.43	78	78	1902.10	914.10	457.05	719.10	359.55	179.50	78	78
79	1860.10	924.00	462.00	725.66	361.53	180.76	79	79	1897.40	910.40	455.20	720.40	360.20	179.82	79	79
80	1854.40	920.20	460.10	727.04	362.20	181.10	80	80	1892.70	906.70	453.35	721.70	360.85	180.14	80	80
81	1848.70	916.40	458.20	728.42	362.86	181.43	81	81	1888.00	903.00	451.50	723.00	361.50	180.46	81	81

**FIFTY RATES.
MALES.**

Age last birthday.	Price of \$100 Annuity			Annuity Payable by \$1000.			Age last birthday.	Price of \$100 Annuity			Annuity Payable by \$1000.			Age last birthday.
	One Annuity	One Semi-Annuity	One Quarterly	Annual Pay-ment	Semi-Annual Pay-ment	Quarterly Pay-ment		One Annuity	One Semi-Annuity	One Quarterly	Annual Pay-ment	Semi-Annual Pay-ment	Quarterly Pay-ment	
21	2269.30	2230.30	2244.00	64.00	63.10	63.84	21	2136.80	2101.80	2114.10	57.84	56.87	57.80	21
22	2277.90	2238.40	2252.00	64.30	63.40	64.16	22	2140.80	2105.80	2118.10	58.10	57.13	58.06	22
23	2286.40	2246.40	2260.00	64.70	63.80	64.56	23	2144.80	2109.80	2122.10	58.36	57.39	58.32	23
24	2294.80	2254.40	2268.00	65.04	64.14	64.90	24	2148.80	2113.80	2126.10	58.62	57.65	58.58	24
25	2303.10	2262.40	2276.00	65.38	64.48	65.24	25	2152.80	2117.80	2130.10	58.88	57.91	58.84	25
26	2311.40	2270.40	2284.00	65.76	64.86	65.62	26	2156.80	2121.80	2134.10	59.14	58.17	59.10	26
27	2319.60	2278.40	2292.00	66.12	65.22	65.98	27	2160.80	2125.80	2138.10	59.40	58.43	59.36	27
28	2327.80	2286.40	2300.00	66.48	65.58	66.34	28	2164.80	2129.80	2142.10	59.66	58.69	59.62	28
29	2335.90	2294.40	2308.00	66.83	65.93	66.69	29	2168.80	2133.80	2146.10	59.92	58.95	59.88	29
30	2343.90	2302.40	2316.00	67.15	66.25	67.01	30	2172.80	2137.80	2150.10	60.18	59.21	60.14	30
31	2351.80	2310.40	2324.00	67.46	66.56	67.32	31	2176.80	2141.80	2154.10	60.44	59.47	60.40	31
32	2359.60	2318.40	2332.00	67.76	66.86	67.62	32	2180.80	2145.80	2158.10	60.70	59.73	60.66	32
33	2367.30	2326.40	2340.00	68.05	67.15	67.91	33	2184.80	2149.80	2162.10	60.96	59.99	60.92	33
34	2374.90	2334.40	2348.00	68.33	67.43	68.19	34	2188.80	2153.80	2166.10	61.22	60.25	61.18	34
35	2382.40	2342.40	2356.00	68.60	67.70	68.46	35	2192.80	2157.80	2170.10	61.48	60.51	61.44	35
36	2389.80	2350.40	2364.00	68.86	67.96	68.72	36	2196.80	2161.80	2174.10	61.74	60.77	61.70	36
37	2397.10	2358.40	2372.00	69.11	68.21	68.97	37	2200.80	2165.80	2178.10	62.00	61.03	62.06	37
38	2404.30	2366.40	2380.00	69.35	68.45	69.21	38	2204.80	2169.80	2182.10	62.26	61.29	62.32	38
39	2411.40	2374.40	2388.00	69.58	68.68	69.44	39	2208.80	2173.80	2186.10	62.52	61.55	62.58	39
40	2418.40	2382.40	2396.00	69.80	68.90	69.66	40	2212.80	2177.80	2190.10	62.78	61.81	62.84	40
41	2425.30	2390.40	2404.00	70.01	69.11	69.87	41	2216.80	2181.80	2194.10	63.04	62.07	63.10	41
42	2432.10	2398.40	2412.00	70.21	69.31	70.07	42	2220.80	2185.80	2198.10	63.30	62.33	63.36	42
43	2438.80	2406.40	2420.00	70.40	69.50	70.26	43	2224.80	2189.80	2202.10	63.56	62.59	63.62	43
44	2445.40	2414.40	2428.00	70.58	69.68	70.44	44	2228.80	2193.80	2206.10	63.82	62.85	63.88	44
45	2451.90	2422.40	2436.00	70.75	69.85	70.61	45	2232.80	2197.80	2210.10	64.08	63.11	64.14	45
46	2458.30	2430.40	2444.00	70.91	70.01	70.77	46	2236.80	2201.80	2214.10	64.34	63.37	64.40	46
47	2464.60	2438.40	2452.00	71.07	70.17	70.93	47	2240.80	2205.80	2218.10	64.60	63.63	64.66	47
48	2470.80	2446.40	2460.00	71.22	70.32	71.08	48	2244.80	2209.80	2222.10	64.86	63.89	64.92	48
49	2476.90	2454.40	2468.00	71.37	70.47	71.23	49	2248.80	2213.80	2226.10	65.12	64.15	65.18	49
50	2482.90	2462.40	2476.00	71.51	70.61	71.37	50	2252.80	2217.80	2230.10	65.38	64.41	65.44	50
51	2488.80	2470.40	2484.00	71.65	70.75	71.51	51	2256.80	2221.80	2234.10	65.64	64.67	65.70	51
52	2494.60	2478.40	2492.00	71.79	70.89	71.65	52	2260.80	2225.80	2238.10	65.90	64.93	65.96	52
53	2500.30	2486.40	2500.00	71.92	71.02	71.78	53	2264.80	2229.80	2242.10	66.16	65.19	66.22	53
54	2505.90	2494.40	2508.00	72.05	71.15	71.91	54	2268.80	2233.80	2246.10	66.42	65.45	66.48	54
55	2511.40	2502.40	2516.00	72.18	71.28	72.04	55	2272.80	2237.80	2250.10	66.68	65.71	66.74	55
56	2516.80	2510.40	2524.00	72.30	71.40	72.16	56	2276.80	2241.80	2254.10	66.94	65.97	67.00	56
57	2522.10	2518.40	2532.00	72.42	71.52	72.28	57	2280.80	2245.80	2258.10	67.20	66.23	67.26	57
58	2527.30	2526.40	2540.00	72.54	71.64	72.40	58	2284.80	2249.80	2262.10	67.46	66.49	67.52	58
59	2532.40	2534.40	2548.00	72.65	71.75	72.51	59	2288.80	2253.80	2266.10	67.72	66.75	67.78	59
60	2537.40	2542.40	2556.00	72.76	71.86	72.62	60	2292.80	2257.80	2270.10	67.98	67.01	68.04	60
61	2542.30	2550.40	2564.00	72.86	71.97	72.73	61	2296.80	2261.80	2274.10	68.24	67.27	68.30	61
62	2547.10	2558.40	2572.00	72.96	72.07	72.83	62	2300.80	2265.80	2278.10	68.50	67.53	68.56	62
63	2551.80	2566.40	2580.00	73.06	72.17	72.94	63	2304.80	2269.80	2282.10	68.76	67.79	68.82	63
64	2556.40	2574.40	2588.00	73.15	72.27	73.04	64	2308.80	2273.80	2286.10	69.02	68.05	69.08	64
65	2560.90	2582.40	2596.00	73.24	72.37	73.14	65	2312.80	2277.80	2290.10	69.28	68.31	69.34	65
66	2565.30	2590.40	2604.00	73.33	72.46	73.23	66	2316.80	2281.80	2294.10	69.54	68.57	69.60	66
67	2569.60	2598.40	2612.00	73.41	72.55	73.31	67	2320.80	2285.80	2298.10	69.80	68.83	69.86	67
68	2573.80	2606.40	2620.00	73.49	72.64	73.39	68	2324.80	2289.80	2302.10	70.06	69.09	70.12	68
69	2577.90	2614.40	2628.00	73.57	72.73	73.47	69	2328.80	2293.80	2306.10	70.32	69.35	70.38	69
70	2581.90	2622.40	2636.00	73.65	72.81	73.55	70	2332.80	2297.80	2310.10	70.58	69.61	70.64	70
71	2585.80	2630.40	2644.00	73.72	72.89	73.62	71	2336.80	2301.80	2314.10	70.84	69.87	70.90	71
72	2589.60	2638.40	2652.00	73.79	72.97	73.69	72	2340.80	2305.80	2318.10	71.10	70.13	71.16	72
73	2593.30	2646.40	2660.00	73.86	73.05	73.76	73	2344.80	2309.80	2322.10	71.36	70.39	71.42	73
74	2596.90	2654.40	2668.00	73.93	73.13	73.83	74	2348.80	2313.80	2326.10	71.62	70.65	71.68	74
75	2600.40	2662.40	2676.00	74.00	73.20	73.90	75	2352.80	2317.80	2330.10	71.88	70.91	72.04	75
76	2603.80	2670.40	2684.00	74.06	73.27	73.96	76	2356.80	2321.80	2334.10	72.14	71.17	72.20	76
77	2607.10	2678.40	2692.00	74.12	73.34	74.02	77	2360.80	2325.80	2338.10	72.40	71.43	72.46	77
78	2610.40	2686.40	2700.00	74.18	73.40	74.08	78	2364.80	2329.80	2342.10	72.66	71.69	72.72	78
79	2613.60	2694.40	2708.00	74.24	73.46	74.14	79	2368.80	2333.80	2346.10	72.92	71.95	73.00	79
80	2616.80	2702.40	2716.00	74.29	73.52	74.19	80	2372.80	2337.80	2350.10	73.18	72.21	73.24	80
81	2619.90	2710.40	2724.00	74.34	73.58	74.24	81	2376.80	2341.80	2354.10	73.44	72.47	73.50	81
82	2622.90	2718.40	2732.00	74.39	73.64	74.29	82	2380.80	2345.80	2358.10	73.70	72.73	73.76	82
83	2625.80	2726.40	2740.00	74.44	73.69	74.34	83	2384.80	2349.80	2362.10	73.96	72.99	74.02	83
84	2628.60	2734.40	2748.00	74.48	73.74	74.38	84	2388.80	2353.80	2366.10	74.22	73.25	74.28	84
85	2631.30	2742.40	2756.00	74.52	73.79	74.42	85	2392.80	2357.80	2370.10	74.48	73.51	74.54	85
86	2633.90	2750.40	2764.00	74.56	73.84	74.46	86	2396.80	2361.80	2374.10	74.74	73.77	74.80	86
87	2636.40	2758.40	2772.00	74.60	73.88	74.50	87	2400.80	2365.80	2378.10	75.00	74.03	75.06	87
88	2638.80	2766.40	2780.00	74.64	73.92	74.54	88	2404.80	2369.80	2382.10	75.26	74.29	75.32	88
89	2641.10	2774.40	2788.00	74.67	73.96	74.57	89	2408.80	2373.80	2386.10	75.52	74.55	75.58	89
90	2643.40	2782.40	2796.00	74.71	74.00	74.61	90	2412.80	2377.80	2390.10	75.78	74.81	75.84	90
91	2645.60	2790.40	2804.00	74.74	74.04	74.64	91	2416.80	2381.80	2394.10	76.04	75.07	76.10	91
92	2647.80	2798.40	2812.00	74.77	74.07	74.67	92	2420.80	2385.80	2398.10	76.30	75.33	76.36	92
93	2649.90	2806.40	2820.00	74.80	74.11	74.70	93	2424.80	2389.80	2402.10	76.56	75.59	76.62	93
94	2651.90	2814.40	2828.00	74.83	74.14	74.73	94	2428.80	2393.80	2406.10	76.82	75.85	76.88	94
95	2653.80	2822.40	2836.00	74.86	74.17	74.76	95	2432.80	2397.80	2410.10	77.08	76.11	77.14	95
96	2655.60	2830.40	2844.00	74.89	74.20	74.79	96	2436.80	2401.80	2414.10	77.34	76.37	77.40	96
97	2657.30	2838.40	2852.00	74.91	74.23	74.81	97	2440.80	2405.80	2418.10	77.60	76.63	77.66	97
98	2658.90	2846.40	2860.00	74.94	74.26	7								

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for Each \$1,000 Insurance.

Age at Issue.	Participating.										Nonparticipating.	
	Adopted Sept., 1901.					Adopted, 1911.					Guaranteed Bonus. Adopted, 1901.	10-Year Term. Adopted, 1911.
	LIFE.					ENDOWMENT, Continuous Annual Premiums.						
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
20	\$18 96	\$43 44	\$32 73	\$27 50		\$101 16	\$65 18	\$47 58	\$37 37	\$30 84	\$24 75	\$ 9 79
21	19 35	44 13	33 25	27 95		101 24	65 27	47 70	37 49	30 97	25 22	9 90
22	19 76	44 84	33 79	28 40		101 34	65 38	47 81	37 62	31 11	25 70	10 01
23	20 20	45 57	34 35	28 88		101 44	65 48	47 93	37 75	31 27	26 19	10 13
24	20 67	46 34	34 93	29 39		101 55	65 60	48 06	37 89	31 44	26 69	10 26
25	21 14	47 13	35 55	29 91		101 66	65 72	48 19	38 04	31 61	27 20	10 39
26	21 65	47 96	36 17	30 44		101 78	65 86	48 33	38 21	31 81	27 73	10 53
27	22 19	48 82	36 83	31 00		101 91	66 00	48 49	38 38	32 01	28 27	10 69
28	22 74	49 71	37 52	31 59		102 04	66 15	48 65	38 57	32 24	28 83	10 85
29	23 33	50 62	38 22	32 19		102 18	66 30	48 83	38 78	32 49	29 40	11 02
30	23 95	51 59	38 96	32 83		102 33	66 47	49 03	39 00	32 76	29 99	11 22
31	24 61	52 58	39 73	83 50		102 50	66 66	49 23	39 25	33 05	30 59	11 44
32	25 29	53 61	40 52	84 18		102 67	66 85	49 46	39 51	33 37	31 21	11 67
33	26 02	54 68	41 35	84 90		102 86	67 06	49 70	39 80	33 73	31 84	11 91
34	26 79	55 80	42 22	85 66		103 05	67 28	49 96	40 12	34 11	32 50	12 18
35	27 61	56 96	43 12	36 45		103 26	67 52	50 26	40 47	34 54	33 17	12 47
36	28 48	58 16	44 06	37 28		103 50	67 79	50 57	40 85	35 00	33 87	12 81
37	29 38	59 41	45 04	38 14		103 74	68 08	50 91	41 27	35 51	34 59	13 17
38	30 35	60 71	46 07	39 05		104 01	68 40	51 30	41 73	36 08	35 34	13 57
39	31 37	62 05	47 12	39 99		104 31	68 74	51 71	42 24	36 69	36 11	14 00
40	32 45	63 46	48 25	41 01		104 62	69 12	52 16	42 79	37 37	36 91	14 51
41	33 60	64 91	49 42	42 05		104 96	69 54	52 67	43 40	38 11	37 84	15 06
42	34 82	66 43	50 64	43 17		105 35	69 99	53 23	44 09	38 93	38 81	15 68
43	36 12	68 02	51 92	44 35		105 76	70 50	53 84	44 84	39 83	39 81	16 37
44	37 51	69 66	53 27	45 59		106 22	71 06	54 52	45 66	40 83	40 84	17 16
45	38 98	71 40	54 69	46 91		106 72	71 67	55 28	46 57	41 91	41 92	18 03
46	40 54	73 19	56 19	48 29		107 28	72 35	56 11	47 58	43 10	43 05	19 01
47	42 22	75 07	57 76	49 78		107 90	73 11	57 02	48 68	44 41	44 22	20 12
48	43 99	77 03	59 42	51 36		108 59	73 95	58 04	49 91	45 83	45 46	21 33
49	45 89	79 07	61 16	53 03		109 34	74 87	59 15	51 25	47 40	46 77	22 70
50	47 92	81 21	63 00	54 80		110 18	75 88	60 39	52 72	49 09	48 15	24 20
51	50 08	83 45	64 94	56 70		111 10	77 00	61 75	54 33	.....	49 74	25 86
52	52 36	85 77	66 99	58 71		112 11	78 23	63 24	56 10	.....	51 41	27 70
53	54 82	88 21	69 17	60 86		113 20	79 59	64 87	58 03	.....	53 18	29 72
54	57 44	90 75	71 46	63 16		114 42	81 08	66 68	60 14	.....	55 04	31 96
55	60 23	93 43	73 90	65 63		115 75	82 72	68 66	62 45	.....	57 02	34 41
56	63 20	96 22	76 49	68 26		117 22	84 51	70 82	.....	.....	.....	.....
57	66 40	99 15	79 25	71 09		118 83	86 51	73 21	.....	.....	.....	.....
58	69 79	102 23	82 18	74 12		120 59	88 68	75 81	.....	.....	.....	.....
59	73 44	105 48	85 31	77 38		122 54	91 08	78 65	.....	.....	.....	.....
60	77 33	108 91	88 66	80 89		124 68	93 72	81 78	.....	.....	.....	.....

For semi-annual premiums add 4 per cent and divide by 2.
For quarterly premiums, add 6 per cent and divide by 4.

MASSACHUSETTS MUTUAL LIFE INS. CO., SPRINGFIELD, MASS. 665

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for Each \$1,000 Insurance (Participating).
Adopted May 1, 1908. (except rates ages 15 to 19 inclusive adopted Aug. 1, 1914.)

Age at Issue.	LIFE					ENDOWMENT. Continuous Annual Premiums.							*TERM.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.	20 Years.
15	\$16 31	\$12 44	\$31 32	\$25 86	.....	100 80	\$64 82	\$47 18	\$36 87	\$30 24	\$25 71	\$22 52	.....	.....	.....
16	16 61	13 01	31 74	26 21	.....	100 86	64 87	47 23	36 84	30 31	25 80	22 62	.....	.....	.....
17	16 94	13 61	32 18	26 58	.....	100 90	64 94	47 30	37 01	30 40	25 90	22 74	.....	.....	.....
18	17 29	14 22	32 64	26 98	.....	100 96	65 00	47 38	37 09	30 49	26 00	22 87	.....	.....	.....
19	17 64	14 85	33 12	27 37	.....	101 02	65 07	47 45	37 18	30 58	26 12	23 00	.....	.....	.....
20	18 01	15 51	33 61	27 78	374 03	101 09	65 14	47 54	37 27	30 69	26 23	23 15	\$10 49	\$10 58	\$10 83
21	18 40	16 18	34 11	28 21	379 25	101 17	65 23	47 62	37 36	30 80	26 38	23 32	10 50	10 61	10 95
22	18 80	16 88	34 64	28 65	384 63	101 28	65 30	47 72	37 47	30 92	26 52	23 49	10 58	10 69	11 07
23	19 23	17 59	35 19	29 10	390 17	101 31	65 39	47 81	37 58	31 05	26 67	23 69	10 65	10 79	11 20
24	19 68	18 35	35 75	29 59	395 90	101 40	65 48	47 91	37 70	31 19	26 84	23 81	10 73	10 88	11 36
25	20 14	19 11	36 33	30 07	401 80	101 48	65 58	48 03	37 82	31 34	27 03	24 14	10 83	10 99	11 52
26	20 64	19 91	36 98	30 58	407 89	101 58	65 68	48 14	37 96	31 51	27 23	24 39	10 92	11 10	11 69
27	21 15	20 74	37 58	31 12	414 17	101 68	65 79	48 27	38 11	31 69	27 46	24 67	11 02	11 22	11 89
28	21 69	21 59	38 20	31 67	420 65	101 78	65 92	48 41	38 28	31 88	27 70	24 97	11 12	11 35	12 10
29	22 26	22 47	38 87	32 23	427 33	101 89	66 04	48 55	38 45	32 10	27 97	25 30	11 25	11 50	12 34
30	22 85	23 38	39 56	32 83	434 20	102 01	66 18	48 71	38 64	32 34	28 26	25 66	11 37	11 66	12 61
31	23 49	24 32	40 29	33 45	441 80	102 15	66 33	48 89	38 84	32 59	28 58	26 06	11 51	11 84	12 91
32	24 15	25 30	41 03	34 09	448 60	102 28	66 49	49 07	39 08	32 88	28 94	26 50	11 66	12 03	13 25
33	24 84	26 31	41 81	34 75	456 14	102 43	66 66	49 28	39 33	33 19	29 33	26 98	11 82	12 23	13 62
34	25 58	27 35	42 61	35 44	463 89	102 59	66 85	49 50	39 60	33 54	29 75	27 50	12 01	12 46	14 08
35	26 35	28 44	43 44	36 17	471 87	102 76	67 05	49 75	39 90	33 91	30 23	28 07	12 20	12 72	14 51
36	27 18	29 55	44 31	36 93	480 10	102 94	67 27	50 01	40 25	34 38	30 75	.....	12 42	13 00	15 09
37	28 04	30 71	45 21	37 73	488 54	103 15	67 51	50 30	40 62	34 79	31 31	.....	12 66	13 31	15 61
38	28 95	31 91	46 14	38 56	497 25	103 36	67 77	50 63	41 02	35 30	31 94	.....	12 93	13 66	16 28
39	29 91	33 15	47 13	39 42	506 18	103 60	68 06	50 99	41 47	35 86	32 62	.....	13 22	14 05	17 00
40	30 94	34 44	48 14	40 34	515 36	103 86	68 38	51 39	41 97	36 48	33 37	.....	13 55	14 49	17 82
41	32 03	35 77	49 21	41 30	524 80	104 14	68 73	51 84	42 52	37 16	.....	.....	13 90	14 99	18 73
42	33 18	37 17	50 32	42 30	534 48	104 45	69 13	52 33	43 13	37 91	.....	.....	14 31	15 55	19 72
43	34 40	38 61	51 48	43 37	544 41	104 80	69 56	52 87	43 81	38 74	.....	.....	14 77	16 20	20 84
44	35 70	40 11	52 70	44 50	554 61	105 19	70 04	53 48	44 55	39 65	.....	.....	15 29	16 93	22 08
45	37 09	41 66	53 99	45 69	565 05	105 61	70 58	54 15	45 89	40 68	.....	.....	15 88	17 74	23 45
46	38 55	43 28	55 33	46 95	575 73	106 09	71 18	54 88	46 80	.....	.....	.....	16 56	18 67	24 96
47	40 11	44 98	56 75	48 29	586 65	106 62	71 84	55 70	47 31	.....	.....	.....	17 34	19 71	26 63
48	41 79	46 74	58 24	49 72	597 81	107 21	72 58	56 63	48 43	.....	.....	.....	18 22	20 87	28 46
49	43 59	48 59	59 81	51 22	609 17	107 86	73 38	57 64	49 67	.....	.....	.....	19 23	22 18	30 48
50	45 45	50 51	61 47	52 83	620 74	108 59	74 30	58 76	51 03	.....	.....	.....	20 35	23 63	32 68
51	47 46	52 50	63 21	54 55	632 48	109 39	75 29	59 98	.....	.....	.....	.....	21 60	25 23	.....
52	49 60	54 59	65 06	56 88	644 88	110 26	76 40	61 85	.....	.....	.....	.....	22 98	27 01	.....
53	51 89	56 76	67 01	58 83	656 44	111 24	77 61	62 85	.....	.....	.....	.....	24 53	28 98	.....
54	54 33	59 05	69 08	60 42	668 61	112 31	78 95	64 51	.....	.....	.....	.....	26 26	31 16	.....
55	56 93	61 42	71 27	62 66	680 91	113 49	80 45	66 82	.....	.....	.....	.....	28 17	33 56	.....
56	59 70	63 92	73 60	65 05	693 30	114 79	82 08	.....	.....	.....	.....	.....	30 29	36 22	.....
57	62 68	66 54	76 08	67 64	705 76	116 22	83 88	.....	.....	.....	.....	.....	32 63	39 14	.....
58	65 83	69 29	78 73	70 40	718 28	117 80	85 86	.....	.....	.....	.....	.....	35 22	42 35	.....
59	69 21	72 20	81 57	73 88	730 83	119 55	88 06	.....	.....	.....	.....	.....	38 08	45 89	.....
60	72 84	75 26	84 60	76 59	743 39	121 47	90 48	.....	.....	.....	.....	.....	41 24	49 77	.....
61	76 70	78 50	87 84	80 04	755 94	123 58	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	80 85	81 93	91 84	83 77	768 45	125 93	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	85 29	85 58	95 09	87 81	780 91	128 51	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	90 03	89 46	99 13	92 17	793 29	131 36	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	95 14	93 00	103 48	96 90	805 56	134 49	.....	.....	.....	.....	.....	.....	.....	.....	.....

For policies including Disability Benefits addition of 15c to \$1.81 per 1,000 is made according to age of insured and form of policy.

For semi-annual rates add 2 per cent and divide by 2. For quarterly rates add 3 per cent and divide by 4. Any fraction of a cent in the result is to be taken as one cent.

*Convertible at any time during term; without medical examination during first five years.

(Limit \$50,000)

Premium Rates (Participating), Including Total Disability for \$1,000.

American 3 per cent

*Adopted January 1, 1914

Age	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
15	\$16 51	\$42 59	\$31 47	\$26 01	\$101 00	\$65 02	\$47 38	\$37 07	\$30 44
16	16 81	43 16	31 89	26 36	101 05	65 07	47 43	37 14	30 51
17	17 14	43 76	32 33	26 73	101 10	65 14	47 50	37 21	30 60
18	17 49	44 37	32 79	27 13	101 16	65 20	47 58	37 29	30 69
19	17 84	45 00	33 27	27 52	101 22	65 27	47 65	37 38	30 78
20	18 21	45 66	33 76	27 93	101 29	65 34	47 74	37 47	30 89
21	18 60	46 33	34 26	28 36	101 37	65 43	47 82	37 56	31 00
22	19 00	47 03	34 79	28 80	101 43	65 50	47 92	37 67	31 12
23	19 43	47 74	35 34	29 25	101 51	65 59	48 01	37 78	31 25
24	19 88	48 50	35 90	29 74	101 60	65 68	48 11	37 90	31 39
25	20 34	49 26	36 48	30 22	101 68	65 79	48 23	38 02	31 54
26	20 84	50 06	37 08	30 73	101 78	65 88	48 34	38 16	31 71
27	21 35	50 89	37 71	31 27	101 88	65 99	48 47	38 31	31 89
28	21 89	51 74	38 35	31 82	101 98	66 12	48 61	38 48	32 08
29	22 46	52 62	39 02	32 38	102 10	66 24	48 75	38 65	32 30
30	23 06	53 53	39 71	32 98	102 22	66 39	48 92	38 84	32 55
31	23 71	54 47	40 44	33 60	102 37	66 55	49 11	39 05	32 81
32	24 39	55 45	41 18	34 25	102 51	66 72	49 30	39 30	33 12
33	25 10	56 46	41 96	34 92	102 67	66 90	49 52	39 57	33 45
34	25 86	57 50	42 77	35 62	102 84	67 10	49 75	39 86	33 82
35	26 65	58 59	43 61	36 36	103 02	67 31	50 02	40 18	34 21
36	27 50	59 71	44 49	37 14	103 22	67 55	50 30	40 56	34 65
37	28 38	60 88	45 41	37 96	103 45	67 81	50 62	40 96	35 13
38	29 31	62 10	46 36	38 82	103 68	68 09	50 98	41 39	35 67
39	30 29	63 36	47 37	39 71	103 94	68 41	51 37	41 87	36 26
40	31 34	64 67	48 40	40 66	104 22	68 76	51 80	42 40	36 91
41	32 46	66 02	49 49	41 66	104 52	69 14	52 29	42 99	37 62
42	33 64	67 44	50 63	42 70	104 86	69 58	52 82	43 64	38 40
43	34 90	68 91	51 83	43 81	105 24	70 05	53 41	44 36	39 27
44	36 24	70 44	53 10	44 99	105 67	70 58	54 07	45 14	40 22
45	37 67	72 03	54 45	46 23	106 14	71 18	54 79	46 08	41 27
46	39 18	73 70	55 86	47 55	106 68	71 85	55 58	46 99	.....
47	40 79	75 46	57 36	48 95	107 28	72 59	56 46	48 05	.....
48	42 53	77 29	58 93	50 45	107 95	73 41	57 45	49 23	.....
49	44 36	79 22	60 59	52 02	108 70	74 31	58 53	50 53	.....
50	46 32	81 23	62 34	53 71	109 54	75 32	59 73	51 96	.....
51	48 41	83 32	64 18	55 52	110 47	76 42	61 04	.....	.....
52	50 64	85 53	66 14	57 45	111 49	77 65	62 51	.....	.....
53	53 03	87 84	68 21	59 51	112 64	78 99	64 12	.....	.....
54	55 59	90 30	70 41	61 72	113 90	80 47	65 90	.....	.....
55	58 33	92 87	72 75	64 09	115 30	82 12	67 84	.....	.....

For semi-annual rates add 2 per cent and divide by 2.

For quarterly rates add 3 per cent and divide by 4.

Any fraction of a cent in the result is to be taken as one cent.

*Rates 15 to 19 inclusive adopted August 1, 1914.

See latter part of book for Term Rates.

MASSACHUSETTS MUTUAL LIFE INS. CO., SPRINGFIELD, MASS.667

Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates to Continue the Income to
Beneficiary During Life.

American 3% Reserve. Computed Value, \$1,814.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
20	\$32 67	\$5 02	\$3 05	\$1 44	\$0 43	\$50 89	\$7 13	\$4 10	\$1 75	\$0 45	\$86 24	\$31 70	\$25 57	\$21 87	\$20 43
21	33 38	5 11	3 12	1 44	43	51 17	7 24	4 17	1 75	45	86 38	30 99	24 64	20 88	19 41
22	34 10	5 21	3 17	1 47	43	51 97	7 34	4 19	1 78	45	86 56	30 30	23 72	19 84	18 35
23	34 88	5 30	3 20	1 49	43	52 29	7 46	4 24	1 80	45	86 73	29 64	22 85	18 82	17 81
24	35 70	5 42	3 24	1 49	43	53 68	7 58	4 28	1 82	47	86 91	29 00	21 97	17 80	16 26
25	36 53	5 54	3 29	1 52	43	54 55	7 72	4 33	1 85	47	87 13	28 36	21 09	16 78	15 22
26	37 44	5 66	3 34	1 54	43	55 47	7 88	4 40	1 87	47	87 33	27 72	20 22	15 79	14 18
27	38 37	5 80	3 41	1 56	45	56 45	8 03	4 47	1 87	50	87 56	27 08	19 34	14 82	13 16
28	39 35	5 97	3 48	1 56	45	57 45	8 19	4 55	1 89	50	87 82	26 51	18 54	13 87	12 17
29	40 38	6 11	3 55	1 61	47	58 47	8 38	4 64	1 94	50	88 07	25 95	17 73	12 93	11 20
30	41 45	6 30	3 65	1 63	47	59 55	8 57	4 71	1 96	50	88 36	25 40	16 95	12 00	10 26
31	42 61	6 51	3 74	1 68	47	60 68	8 81	4 81	2 01	50	88 69	24 91	16 24	11 13	9 33
32	43 81	6 70	3 84	1 73	50	61 84	9 04	4 92	2 04	52	89 01	24 46	15 55	10 27	8 48
33	45 06	6 94	3 93	1 75	50	63 04	9 33	5 04	2 08	52	89 39	24 03	14 94	9 49	7 58
34	46 40	7 24	4 05	1 80	50	64 29	9 64	5 18	2 13	54	89 79	23 70	14 37	8 76	6 77
35	47 80	7 55	4 19	1 85	50	65 61	10 01	5 35	2 18	54	90 25	23 39	13 85	8 03	5 99
36	49 30	7 91	4 36	1 89	50	66 99	10 39	5 54	3 27	57	90 72	23 18	13 38	7 36	5 28
37	50 86	8 29	4 55	1 94	52	68 44	10 80	5 73	2 34	57	91 24	23 06	13 00	6 79	4 66
38	52 52	8 71	4 73	2 04	54	69 95	11 27	5 97	2 41	59	91 84	22 94	12 59	6 25	4 05
39	54 26	9 14	4 95	2 11	57	71 51	11 72	6 20	2 49	59	92 50	22 89	12 31	5 80	3 53
40	56 13	9 64	5 21	2 18	59	73 18	12 24	6 44	2 56	62	93 22	22 94	12 10	5 37	3 03
41	58 10	10 18	5 49	2 27	59	74 92	12 83	6 70	2 65	64	94 04	23 08	11 98	5 04	2 63
42	60 19	10 80	5 80	2 39	62	76 73	13 47	7 03	2 75	66	94 93	23 25	11 91	4 73	2 2
43	62 40	11 46	6 13	2 51	66	78 67	14 16	7 36	2 89	71	95 91	23 46	11 91	4 50	1 92
44	64 76	12 17	6 51	2 65	69	80 72	14 89	7 77	3 03	73	97 01	23 79	12 00	4 36	1 68
45	67 28	13 02	6 91	2 82	73	82 88	15 72	8 21	3 22	78	98 23	24 17	12 19	4 28	1 49
46	69 93	13 92	7 39	3 01	76	85 17	16 64	8 71	3 43	83	99 55	24 60	12 48	4 28	1 35
47	72 76	14 87	7 93	3 20	80	87 60	17 59	9 23	3 65	88	101 04	25 09	12 71	4 31	1 23
48	75 81	15 93	8 52	3 43	85	90 19	18 63	9 82	3 88	92	102 73	25 66	13 07	4 43	1 16
49	79 02	17 05	9 14	3 69	90	92 91	19 77	10 49	4 10	97	104 56	26 33	13 49	4 62	1 14
50	82 45	18 30	9 87	3 95	97	95 83	21 00	11 25	4 40	1 04	106 59	27 06	13 97	4 83	1 11
51	86 09	19 63	10 68	4 26	1 04	98 95	22 32	12 03	4 71	1 11	108 80	27 89	14 49	5 09	1 14
52	89 97	21 09	11 58	4 64	1 11	102 27	23 77	12 93	5 09	1 18	111 29	28 91	15 20	5 42	1 21
53	94 13	22 68	12 52	5 02	1 21	105 81	25 29	13 87	5 49	1 28	114 01	29 99	15 98	5 73	1 23
54	98 55	24 41	13 57	5 49	1 30	109 60	26 92	14 84	5 92	1 35	117 02	31 30	16 88	6 20	1 37
55	103 27	26 30	14 70	5 97	1 42	113 67	28 69	15 93	6 39	1 49	120 30	32 74	17 85	6 65	1 49
56	108 80	28 31	15 93	6 51	1 56	118 00	30 61	17 12	6 89	1 63	.....	.....	.....	.....	.....
57	113 67	30 52	17 31	7 10	1 73	122 70	32 69	18 44	7 48	1 80	.....	.....	.....	.....	.....
58	119 42	32 86	18 82	7 79	1 87	127 71	34 97	19 89	8 17	1 94	.....	.....	.....	.....	.....
59	125 55	35 39	20 45	8 52	2 06	133 11	37 38	21 52	8 90	2 13	.....	.....	.....	.....	.....
60	132 13	38 12	22 28	9 37	2 27	138 93	39 96	23 30	9 71	2 34	.....	.....	.....	.....	.....
61	139 13	41 07	24 24	10 30	2 53	145 19	42 76	25 19	10 63	2 56	.....	.....	.....	.....	.....
62	146 66	44 25	26 37	11 29	2 79	151 96	45 79	27 25	11 62	2 82	.....	.....	.....	.....	.....
63	154 72	47 48	28 69	12 43	3 08	159 29	49 03	29 45	12 69	3 10	.....	.....	.....	.....	.....
64	163 85	51 40	31 23	13 64	3 41	167 20	52 56	31 91	13 87	3 43	.....	.....	.....	.....	.....
65	172 58	55 40	34 00	15 01	3 79	175 78	56 39	34 54	15 20	3 81	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$10,000
 Premiums for Each \$1,000 Insurance (Participating).
 Adopted July 1, 1909.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums		
	Continuous Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	\$19 01	\$43 99	\$33 52	\$27 68	\$105 84	\$67 77	\$48 96
22	19 43	44 72	34 08	28 15	105 92	67 83	49 07
23	19 88	45 47	34 65	28 64	106 02	67 89	49 19
24	20 35	46 25	35 25	29 15	106 11	67 96	49 31
25	20 84	47 06	35 87	29 68	106 22	68 03	49 45
26	21 36	47 90	36 51	30 23	106 33	68 11	49 59
27	21 91	48 77	37 18	30 80	106 44	68 20	49 75
28	22 48	49 67	37 88	31 40	106 56	68 29	49 91
29	23 09	50 62	38 60	32 03	106 70	68 39	50 09
30	23 72	51 59	39 35	32 67	106 84	68 50	50 28
31	24 39	52 60	40 14	33 35	106 98	68 62	50 49
32	25 10	53 66	40 95	34 06	107 15	68 76	50 72
33	25 85	54 75	41 80	34 80	107 32	68 91	50 96
34	26 64	55 89	42 69	35 57	107 50	69 07	51 23
35	27 47	57 06	43 61	36 38	107 70	69 25	51 52
36	28 35	58 29	44 57	37 23	107 91	69 45	51 84
37	29 29	59 57	45 57	38 12	108 14	69 68	52 19
38	30 28	60 89	46 62	39 05	108 39	69 93	52 57
39	31 32	62 27	47 72	40 03	108 66	70 21	53 00
40	32 43	63 70	48 86	41 06	108 96	70 54	53 46
41	33 61	65 19	50 06	42 14	109 28	70 90	53 98
42	34 86	66 74	51 31	43 28	109 63	71 31	54 55
43	36 19	68 36	52 63	44 49	110 03	71 78	55 18
44	37 61	70 05	54 01	45 76	110 46	72 30	55 88
45	39 12	71 81	55 47	47 11	110 94	72 90	56 65
46	40 73	73 64	57 00	48 55	111 47	73 58	57 51
47	42 44	75 57	58 61	50 07	112 06	74 34	58 45
48	44 26	77 57	60 31	51 68	112 72	75 19	59 50
49	46 21	79 67	62 10	53 40	113 44	76 15	60 66
50	48 28	81 86	63 99	55 22	114 24	77 22	61 93
51	50 49	84 14	65 99	57 17	115 13	78 40	63 34
52	52 84	86 53	68 09	59 20	116 10	79 73	64 89
53	55 07	89 03	70 32	61 10	117 17	81 20	66 59
54	57 07	91 64	72 68	63 27	118 35	82 84	68 46
55	60 44	94 38	75 18	65 60	119 64	84 67	70 51
56	63 40	97 24	77 69	68 20	121 06	86 69	73 20
57	66 57	100 25	80 26	70 85	122 63	88 94	75 87
58	69 95	103 00	83 01	73 77	124 36	91 44	78 82
59	73 58	105 87	85 94	76 90	126 26	94 21	82 07
60	77 44	108 89	89 10	80 30	128 35	97 28	85 64

For semi-annual rates multiply annual by .52.

For quarterly rates multiply annual by .265.

For policies containing disability rider additional charge of \$1 00 per thousand is made.

Largest Amount of Insurance it will write on a Single Life, \$10,000
 Premiums for Each \$1,000 Insurance (Nonparticipating),
 Adopted July 1, 1909.

Age at Issue.	LIFE.				CONVERTIBLE TERM.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums	10 Years.	20 Years.
21	\$18 08	\$42 48	\$31 29	\$26 11	\$11 18	\$11 71
22	18 41	43 11	31 74	26 48	11 23	11 80
23	18 75	43 76	32 21	26 87	11 29	11 91
24	19 10	44 44	32 70	27 27	11 35	12 02
25	19 48	45 14	33 20	27 69	11 43	12 16
26	19 88	45 87	33 72	28 12	11 51	12 31
27	20 29	46 63	34 27	28 56	11 60	12 47
28	20 73	47 41	34 83	29 03	11 70	12 66
29	21 19	48 22	35 42	29 52	11 81	12 87
30	21 68	49 06	36 02	30 02	11 94	13 11
31	22 19	49 93	36 66	30 55	12 08	13 38
32	22 73	50 83	37 31	31 10	12 24	13 69
33	23 30	51 77	37 99	31 67	12 42	14 04
34	23 91	52 74	38 70	32 27	12 61	14 50
35	24 55	53 74	39 44	32 89	12 84	15 07
36	25 22	54 78	40 20	33 55	13 09	15 75
37	25 94	55 86	41 00	34 23	13 37	16 54
38	26 70	56 98	41 83	34 94	13 68	17 44
39	27 50	58 14	42 70	35 69	14 04	18 45
40	28 36	59 35	43 60	36 48	14 45	19 57
41	29 26	60 60	44 54	37 30	14 92	20 80
42	30 23	61 89	45 53	38 17	15 46	22 14
43	31 26	63 24	46 56	39 09	16 10	23 59
44	32 35	64 64	47 64	40 06	16 85	25 15
45	33 51	66 10	48 77	41 09	17 71	26 82
46	34 75	67 61	49 96	42 17	18 70	28 60
47	36 07	69 18	51 20	43 34	19 85	30 49
48	37 48	70 82	52 52	44 55	21 20	32 50
49	38 99	72 52	53 89	45 84	22 77	34 68
50	40 59	74 28	55 34	47 22	24 58	36 89
51	42 29	76 12	56 86	48 69	26 64	39 29
52	44 11	78 02	58 47	50 25	28 96	41 83
53	46 06	80 00	60 16	51 91	31 55	44 51
54	48 13	82 16	61 95	53 69	34 42	47 34
55	50 34	84 43	63 84	55 60	37 58	50 34
56	52 71	86 78	65 84	57 64	41 04	.....
57	55 23	89 24	67 97	59 83	44 81	.....
58	57 94	91 83	70 24	62 19	48 90	.....
59	60 83	94 51	72 66	64 72	53 33	.....
60	63 92	97 72	75 25	67 44	58 12	.....

For semi-annual rates multiply annual by .52.

For quarterly rates multiply annual by .265.

For policies containing disability rider additional charge of \$1.00 per thousand is made.

Largest Amount of Insurance it will write on a Single Life. "No Specified Limit." Premium rates for Each \$1,000 Insurance (Participating). Adopted February 1, 1900.

Including Total and Permanent Disability Benefits.

Age at Issue.	*	LIFE			Endow- ment at 85	ENDOWMENT. Continuous Annual Premiums					10-Year Renew- able Term. Adopt- ed Jan. 1, 1911.
		Continuous An- nual Premium. Written in Amounts of \$5,000 or over.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Continuous Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$68.10	\$36.61	\$27.08	\$22.42	\$14.87	\$91.29	\$57.83	\$41.52	\$32.06	\$26.06	\$9.78
21	69.55	37.19	27.51	22.79	15.19	91.83	57.87	41.57	32.12	26.14	9.78
22	71.10	37.80	27.97	23.17	15.54	91.38	57.94	41.64	32.21	26.24	9.85
23	72.80	38.43	28.44	23.57	15.90	91.43	58.00	41.71	32.29	26.33	9.94
24	74.50	39.07	28.91	23.98	16.27	91.47	58.06	41.77	32.36	26.43	10.08
25	76.25	39.75	29.44	24.42	16.68	91.53	58.12	41.86	32.48	26.56	10.13
26	78.20	40.44	29.94	24.85	17.09	91.58	58.18	41.93	32.56	26.68	10.23
27	80.20	41.16	30.49	25.31	17.53	91.65	58.26	42.02	32.67	26.82	10.34
28	82.25	41.91	31.06	25.79	17.99	91.72	58.34	42.12	32.80	26.98	10.46
29	84.50	42.68	31.65	26.28	18.47	91.79	58.42	42.23	32.92	27.14	10.59
30	86.80	43.50	32.27	26.80	18.99	91.87	58.58	42.35	33.08	27.33	10.74
31	89.30	44.33	32.89	27.35	19.53	91.95	58.62	42.47	33.24	27.54	10.90
32	91.85	45.21	33.55	27.92	20.10	92.05	58.78	42.62	33.42	27.77	11.08
33	94.60	46.10	34.24	28.49	20.70	92.13	58.85	42.75	33.60	28.02	11.24
34	97.45	47.03	34.95	29.11	21.33	92.25	58.98	42.93	33.82	28.30	11.48
35	100.55	48.01	35.69	29.76	22.00	92.36	59.13	43.12	34.06	28.62	11.70
36	103.80	49.01	36.46	30.43	22.71	92.49	59.28	43.31	34.33	28.95	11.96
37	107.15	50.06	37.27	31.13	23.48	92.63	59.47	43.55	34.64	29.35	12.25
38	110.80	51.15	38.12	31.88	24.27	92.79	59.67	43.81	34.97	29.78	12.58
39	114.65	52.27	38.98	32.64	25.11	92.94	59.88	44.09	35.34	30.24	12.93
40	118.70	53.45	39.91	33.46	26.01	93.14	60.13	44.42	35.75	30.77	13.34
41	123.00	54.65	40.87	34.32	26.97	93.34	60.40	44.76	36.21	31.34	13.79
42	127.55	55.91	41.86	35.21	27.97	93.57	60.70	45.16	36.72	31.96	14.31
43	132.45	57.23	42.91	36.17	29.05	93.82	61.03	45.60	37.28	32.69	14.90
44	137.65	58.60	44.01	37.17	30.19	94.11	61.42	46.10	37.92	33.48	15.56
45	143.15	60.03	45.16	38.24	31.42	94.43	61.85	46.65	38.62	34.35	16.31
46	149.05	61.52	46.39	39.36	32.72	94.80	62.33	47.27	39.41	35.30	17.16
47	155.30	63.06	47.66	40.56	34.10	95.21	62.87	47.96	40.27	36.36	18.13
48	161.95	64.67	49.01	41.83	35.58	95.66	63.47	48.72	41.23	37.50	19.19
49	169.10	66.35	50.41	43.18	37.16	96.17	64.13	49.58	42.29	38.77	20.39
50	176.70	68.11	51.90	44.61	38.85	96.75	64.89	50.53	43.47	40.15	21.71
51	184.80	69.94	53.48	46.14	40.65	97.39	65.71	51.59	44.76	.....	23.19
52	193.35	71.84	55.13	47.76	42.56	98.09	66.62	52.74	46.18	.....	24.83
53	202.55	73.84	56.89	49.50	44.62	98.88	67.66	54.04	47.75	.....	26.63
54	212.40	75.90	58.74	51.36	46.80	99.75	68.78	55.45	49.44	.....	28.63
55	222.85	78.08	60.71	53.35	49.15	100.72	70.08	57.03	51.32	.....	30.84
56	234.00	90.36	62.80	55.48	51.65	101.70	71.42	58.76	.....	.....	33.28
57	246.00	82.73	65.02	57.78	54.33	102.97	72.96	60.66	.....	.....	35.95
58	258.70	85.22	67.38	60.21	57.19	104.27	74.64	62.74	.....	.....	38.90
59	272.40	87.84	69.90	62.84	60.28	105.73	76.53	65.05	.....	.....	42.15
60	287.00	90.61	72.59	65.68	63.58	107.33	78.60	67.57	.....	.....	45.17
61	302.60	93.53	75.49	.....	.....	109.11	80.39	.....	.....	.....	.....
62	319.30	96.61	78.58	.....	.....	111.08	83.11	.....	.....	.....	.....
63	337.25	99.88	81.91	.....	.....	113.25	86.19	.....	.....	.....	.....
64	356.45	103.35	85.48	.....	.....	115.67	89.24	.....	.....	.....	.....
65	377.00	107.04	89.33	.....	.....	118.33	92.59	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2. *Annual Premiums only.
For quarterly rates add 6 per cent and divide by 4.

LIFE ANNUITIES—FEMALE								LIFE ANNUITIES—FEMALE							
Age Last Birthday	\$1000 WILL PURCHASE							Age Last Birthday	COST OF \$100 ANNUITY						
	Annually	Semi-Annually	Quarterly	Age Last Birthday	Annually	Semi-Annually	Quarterly		\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Age Last Birthday	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly
10	\$43.22	\$21.38	\$10.63	50	\$66.18	\$32.56	\$16.14	10	\$2313.90	\$2338.90	\$2351.40	50	\$1811.10	\$1536.10	\$1544.10
11	43.41	21.47	10.68	51	67.61	33.24	16.48	11	2303.60	2328.60	2341.10	51	1479.10	1504.10	1512.10
12	43.61	21.57	10.73	52	69.13	33.98	16.85	12	2292.90	2317.90	2330.40	52	1446.00	1471.00	1479.00
13	43.83	21.68	10.78	53	70.74	34.75	17.23	13	2281.80	2306.80	2319.30	53	1413.70	1438.70	1446.70
14	44.06	21.78	10.83	54	72.45	35.58	17.63	14	2270.30	2295.30	2307.80	54	1380.90	1405.90	1413.90
15	44.28	21.90	10.89	55	74.27	36.46	18.09	15	2258.40	2283.40	2295.90	55	1346.40	1371.40	1379.40
16	44.52	22.02	10.95	56	76.21	37.39	18.52	16	2246.10	2271.10	2283.60	56	1312.30	1337.30	1345.30
17	44.77	22.14	11.01	57	78.27	38.38	19.01	17	2233.40	2258.40	2270.90	57	1277.00	1302.00	1310.00
18	45.04	22.27	11.07	58	80.47	39.44	19.53	18	2220.20	2245.20	2257.70	58	1242.70	1267.70	1275.70
19	45.32	22.41	11.14	59	82.83	40.57	20.06	19	2206.60	2231.60	2244.10	59	1207.90	1232.90	1240.90
20	45.61	22.55	11.21	60	85.33	41.77	20.67	20	2192.50	2217.50	2230.00	60	1172.00	1197.00	1205.00
21	45.91	22.70	11.28	61	88.00	43.06	21.30	21	2178.00	2203.00	2215.50	61	1136.30	1161.30	1169.30
22	46.22	22.85	11.36	62	90.88	44.43	21.97	22	2163.00	2188.00	2200.50	62	1100.40	1125.40	1133.40
23	46.57	23.01	11.44	63	93.94	45.89	22.69	23	2147.50	2172.50	2185.00	63	1064.50	1089.50	1097.50
24	46.92	23.19	11.53	64	97.23	47.46	23.45	24	2131.50	2156.50	2169.00	64	1028.90	1053.90	1061.90
25	47.28	23.36	11.61	65	100.76	49.14	24.27	25	2115.00	2140.00	2152.50	65	993.50	1017.90	1025.90
26	47.66	23.55	11.71	66	104.55	50.94	25.15	26	2098.00	2123.00	2135.50	66	958.50	981.90	989.90
27	48.07	23.76	11.80	67	108.63	52.88	26.08	27	2080.40	2105.40	2117.90	67	923.00	945.90	953.90
28	48.49	23.98	11.91	68	112.98	54.96	27.10	28	2062.20	2087.20	2099.70	68	887.00	910.00	918.00
29	48.94	24.17	12.03	69	117.72	57.18	28.18	29	2043.50	2068.50	2081.00	69	849.00	874.00	882.00
30	49.40	24.40	12.13	70	122.80	59.57	29.33	30	2024.20	2049.20	2061.70	70	814.30	839.30	847.30
31	49.89	24.64	12.24	71	128.29	62.15	30.50	31	2004.40	2029.40	2041.90	71	779.50	804.50	812.50
32	50.40	24.89	12.37	72	133.89	64.91	31.65	32	1984.00	2009.00	2021.50	72	752.80	777.80	785.80
33	50.94	25.15	12.50	73	137.87	66.64	32.77	33	1963.00	1988.00	2000.50	73	725.30	750.30	758.30
34	51.51	25.43	12.63	74	143.39	69.17	34.00	34	1941.40	1966.40	1978.90	74	697.90	722.90	730.90
35	52.11	25.73	12.78	75	147.78	71.25	35.00	35	1919.20	1944.20	1956.70	75	676.90	701.90	709.90
36	52.73	26.02	12.93	76	152.65	73.52	36.10	36	1896.40	1921.40	1933.90	76	656.10	681.10	689.10
37	53.39	26.34	13.09	77	158.03	76.01	37.30	37	1872.90	1897.90	1910.40	77	632.80	657.80	665.80
38	54.09	26.68	13.25	78	163.44	78.05	38.28	38	1848.80	1873.80	1886.30	78	615.80	640.80	648.80
39	54.82	27.04	13.43	79	167.39	80.38	39.28	39	1824.10	1849.10	1861.60	79	597.40	622.40	630.40
40	55.59	27.42	13.61	80	172.98	82.90	40.81	40	1798.80	1823.80	1836.30	80	578.10	603.10	611.10
41	56.41	27.81	13.81	81	177.82	85.08	41.63	41	1772.80	1797.80	1810.30	81	563.00	588.00	596.00
42	57.27	28.26	14.02	82	183.02	87.30	42.82	42	1746.10	1771.10	1783.60	82	546.40	571.40	579.40
43	58.18	28.67	14.23	83	189.07	90.37	44.14	43	1718.90	1743.90	1756.40	83	528.90	553.90	561.90
44	59.14	29.14	14.46	84	195.89	93.87	45.62	44	1691.00	1716.00	1728.50	84	510.90	535.90	543.90
45	60.15	29.68	14.71	85	203.54	96.94	47.28	45	1662.50	1687.50	1700.00	85	491.90	516.90	524.90
46	61.23	30.18	14.96	86				46	1633.40	1658.40	1670.90	86			
47	62.36	30.70	15.22	87				47	1603.70	1628.70	1641.20	87			
48	63.54	31.28	15.52	88				48	1573.40	1598.40	1610.90	88			
49	64.83	31.90	15.82	89				49	1542.50	1567.50	1580.00	89			

Largest Amount of Insurance it will write on a Single Life \$50,000. Premiums for each \$1,000 Insurance (Nonparticipating).

AGE AT ISSUE.	Adopted Oct. 15, 1915		Adopted January 1, 1916.										Adopted Jan. 1, 1907				
	Whole Life \$5,000 Policy Written for \$5,000 or over.	Continuous Premiums Endowment at \$5.	LIFE.			ENDOWMENT. Continuous Annual Premiums.					Preferred Life.	20 Payment Life Option Policy	TERM				
			10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.			Renewable Exchangeable.		20 Years. Non-Renewable.		
													*5 Years.	*10 Years.			
1068 00	\$14 60	\$34 57	\$25 65	\$21 84	\$90 18	\$57 03	\$40 85	\$31 25	\$25 15	\$14 63	\$31 22	\$ 9 55	\$ 9 70	\$10 52			
1069 45	14 92	35 12	26 06	21 69	90 21	57 06	40 89	31 30	25 22	14 91	31 44	9 61	9 77	10 62			
1071 05	15 26	35 68	26 49	22 04	90 25	57 10	40 94	31 36	25 29	15 19	31 68	9 68	9 85	10 75			
1072 70	15 62	36 27	26 93	22 41	90 28	57 14	40 99	31 42	25 37	15 51	31 97	9 74	9 94	10 88			
1074 40	15 98	36 88	27 38	22 80	90 31	57 18	41 04	31 49	25 46	15 82	32 25	9 81	10 03	11 01			
1076 20	16 37	37 50	27 86	23 21	90 34	57 22	41 10	31 57	25 55	16 16	32 54	9 90	10 12	11 18			
1078 10	16 78	38 16	28 35	23 62	90 38	57 28	41 16	31 64	25 67	16 52	32 90	9 99	10 22	11 35			
1080 10	17 22	38 83	28 86	24 05	90 42	57 33	41 23	31 74	25 78	16 90	33 27	10 08	10 34	11 53			
1082 20	17 66	39 53	29 39	24 50	90 48	57 39	41 31	31 84	25 92	17 31	33 63	10 18	10 46	11 74			
1084 40	18 14	40 26	29 94	24 97	90 53	57 46	41 39	31 95	26 06	17 73	34 07	10 29	10 59	11 97			
1086 70	18 65	41 02	30 51	25 45	90 58	57 53	41 49	32 07	26 22	18 19	34 52	10 40	10 74	12 22			
1089 20	19 18	41 88	31 16	26 02	90 63	57 63	41 63	32 24	26 46	18 67	35 04	10 53	10 90	12 51			
1091 75	19 74	42 78	31 84	26 59	90 71	57 74	41 79	32 42	26 71	19 18	35 60	10 66	11 08	12 83			
1094 50	20 33	43 71	32 54	27 20	90 77	57 86	41 94	32 61	26 99	19 73	36 20	10 81	11 26	13 18			
1097 36	20 95	44 67	33 28	27 83	90 85	58 00	42 13	32 83	27 29	20 32	36 87	10 98	11 47	13 59			
1100 45	21 61	45 68	34 04	28 50	90 94	58 14	42 33	33 08	27 63	20 94	37 58	11 16	11 70	14 04			
1103 65	22 31	46 71	34 83	29 19	91 12	58 32	42 54	33 38	27 98	21 61	38 36	11 36	11 97	14 65			
1107 05	23 05	47 79	35 66	29 90	91 31	58 52	42 78	33 71	28 39	22 33	39 24	11 59	12 25	15 33			
1110 70	23 84	48 91	36 53	30 66	91 51	58 74	43 04	34 07	28 84	23 10	40 14	11 83	12 58	16 09			
1114 50	24 66	50 06	37 42	31 45	91 72	58 97	43 32	34 47	29 33	23 93	41 13	12 09	12 92	16 92			
1118 55	25 54	51 27	38 37	32 29	91 96	59 23	43 65	34 91	29 87	24 83	42 18	12 39	13 34	17 86			
1122 90	26 47	52 52	39 35	33 16	92 20	59 52	44 04	35 40	30 47	25 80	43 33	12 81	13 90	18 89			
1127 45	27 47	53 82	40 37	34 09	92 48	59 84	44 49	35 93	31 13	26 86	44 55	13 30	14 54	20 04			
1132 35	28 53	55 18	41 44	35 06	92 77	60 18	44 96	36 52	31 86	28 00	45 86	13 82	15 26	21 33			
1137 55	29 65	56 58	42 57	36 09	93 10	60 57	45 51	37 19	32 67	29 23	47 23	14 42	16 06	22 75			
1143 05	30 84	58 05	43 74	37 17	93 45	61 00	46 10	37 91	33 56	30 63	48 70	15 11	16 97	24 37			
1148 90	32 12	59 64	45 04	38 35	93 86	61 54	46 75	38 72	34 53	32 14	50 22	15 88	17 99	.....		
1155 15	33 48	61 29	46 38	39 61	94 29	62 15	47 48	39 62	35 61	33 81	51 82	16 74	19 14	.....		
1161 85	34 93	63 01	47 80	40 95	94 78	62 81	48 29	40 61	36 79	35 66	53 52	17 73	20 42	.....		
1168 95	36 49	64 80	49 30	42 38	95 31	63 54	49 19	41 71	38 09	37 73	55 24	18 84	21 86	.....		
1176 60	38 14	66 68	50 88	43 88	95 91	64 34	50 18	42 91	39 50	40 05	57 05	20 09	23 45	.....		
1184 70	39 91	68 63	52 53	45 49	96 65	65 22	51 28	44 24	.....	.....	58 90	21 47	25 23	.....		
1193 30	41 79	70 66	54 29	47 21	97 46	66 19	52 48	45 70	.....	.....	60 83	23 03	27 21	.....		
1202 50	43 80	72 79	56 14	49 03	98 35	67 27	53 81	47 31	.....	.....	62 81	24 76	29 39	.....		
1212 35	45 95	75 00	58 09	50 99	99 32	68 45	55 28	49 06	.....	.....	64 86	26 69	31 83	.....		
1222 80	48 26	77 32	60 17	53 08	100 39	69 76	56 91	50 98	.....	.....	67 01	28 84	34 54	.....		
1233 95	50 71	79 75	62 38	55 34	101 55	71 21	58 70	.....	.....	.....	.....	31 45	37 80	.....		
1245 95	53 35	82 28	64 73	57 75	102 82	72 80	60 66	.....	.....	.....	.....	34 35	41 41	.....		
1258 65	56 17	84 94	67 22	60 34	104 23	74 55	62 82	.....	.....	.....	.....	37 60	45 44	.....		
1272 35	59 19	87 74	69 89	63 12	105 77	76 50	65 20	.....	.....	.....	.....	41 20	49 91	.....		
1286 95	62 43	90 70	72 74	66 13	107 47	78 64	67 82	.....	.....	.....	.....	45 23	54 87	.....		
1302 50	66 22	.....	.....	.....	110 16	81 60	.....	.....	.....	.....	.....	48 90	59 55	.....		
1319 20	70 27	.....	.....	.....	113 06	84 84	.....	.....	.....	.....	.....	52 70	64 66	.....		
1337 15	74 62	.....	.....	.....	116 19	88 37	.....	.....	.....	.....	.....	56 85	70 26	.....		
1356 35	79 30	.....	.....	.....	119 62	92 24	.....	.....	.....	.....	.....	61 40	76 32	.....		
1377 00	84 27	.....	.....	.....	123 33	96 48	.....	.....	.....	.....	.....	66 30	82 88	.....		

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

*No policy written beyond age 55.

For policies containing disability rider, additional charge of 25c per thousand is made.

Largest Amount of Insurance it will write on a Single Life, "No Definite Limit." Premiums for Each \$1,000 Insurance.**
(Participating.) Adopted January 1, 1907.

Age at Issue	*Including Total and Permanent Disability Benefits.										TERM Renewable and Convertible			
	LIFE				ENDOWMENT Continuous Annual Premiums									
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years		5 Year	10 Year	15 Year	20 Year
20	\$19 02	\$46 03	\$34 34	\$28 61	\$101 95	\$65 30	\$48 02	\$37 93	\$31 47		\$12 22	\$12 42	\$12 66	\$12 94
21	19 43	46 71	34 86	29 06	102 03	65 39	48 13	38 36	31 61		12 30	12 51	12 77	13 07
22	19 85	47 43	35 41	29 52	102 14	65 51	48 26	38 19	31 76		12 38	12 61	12 88	13 23
23	20 30	48 16	35 97	30 00	102 23	65 62	48 37	38 33	31 91		12 46	12 72	13 01	13 39
24	20 78	48 93	36 56	30 51	102 33	65 73	48 51	38 47	32 08		12 56	12 83	13 15	13 57
25	21 27	49 72	37 17	31 02	102 43	65 84	48 65	38 63	32 26		12 67	12 96	13 31	13 76
26	21 79	50 54	37 80	31 56	102 56	65 98	48 81	38 81	32 47		12 78	13 09	13 47	13 97
27	22 33	51 39	38 45	32 12	102 69	66 12	48 96	38 99	32 68		12 90	13 23	13 65	14 19
28	22 90	52 28	39 12	32 70	102 83	66 27	49 14	39 20	32 92		13 02	13 39	13 86	14 45
29	23 51	53 18	39 82	33 30	102 97	66 42	49 33	39 41	33 17		13 17	13 55	14 06	14 74
30	24 13	54 11	40 54	33 93	103 12	66 60	49 53	39 64	33 45		13 31	13 74	14 30	15 04
31	24 80	55 08	41 30	34 58	103 28	66 78	49 75	39 88	33 74		13 47	13 95	14 56	15 39
32	25 50	56 09	42 08	35 26	103 46	66 97	49 98	40 17	34 07		13 65	14 18	14 85	15 79
33	26 23	57 14	42 89	35 96	103 64	67 19	50 23	40 46	34 43		13 84	14 42	15 17	16 22
34	27 01	58 21	43 74	36 70	103 84	67 41	50 50	40 78	34 83		14 05	14 69	15 52	16 73
35	27 83	59 34	44 61	37 48	104 05	67 66	50 81	41 14	35 25		14 29	14 98	15 92	17 28
36	28 70	60 50	45 52	38 28	104 29	67 92	51 12	41 53	35 72		14 54	15 31	16 38	17 89
37	29 61	61 69	46 47	39 12	104 53	68 21	51 47	41 96	36 24		14 83	15 68	16 88	18 58
38	30 57	62 94	47 45	40 00	104 81	68 54	51 86	42 42	36 80		15 14	16 10	17 46	19 36
39	31 59	64 23	48 49	40 92	105 09	68 89	52 29	42 94	37 42		15 47	16 54	18 10	20 21
40	32 67	65 58	49 57	41 90	105 42	69 26	52 76	43 51	38 12		15 86	17 07	18 82	21 17
41	33 82	66 97	50 69	42 93	105 76	69 69	53 28	44 13	38 86		16 27	17 65	19 62	22 23
42	35 03	68 42	51 87	44 00	106 15	70 15	53 84	44 81	39 69		16 75	18 32	20 53	23 41
43	36 33	69 92	53 10	45 13	106 56	70 66	54 46	45 56	40 58		17 28	19 07	21 54	24 72
44	37 70	71 49	54 39	46 34	107 03	71 23	55 15	46 39	41 58		17 89	19 92	22 67	26 19
45	39 16	73 12	55 76	47 62	107 54	71 86	55 92	47 32	42 68		18 59	20 88	23 95	27 79
46	40 71	74 82	57 18	48 95	108 10	72 55	56 74	48 32	43 86		19 39	21 97	25 36	29 40
47	42 36	76 60	58 69	50 39	108 74	73 32	57 67	49 43	45 16		20 29	23 20	26 94	31 14
48	44 13	78 45	60 28	51 91	109 43	74 17	58 70	50 65	46 60		21 33	24 56	28 70	33 06
49	46 00	80 39	61 96	53 52	110 20	75 11	59 82	51 99	48 15		22 50	26 10	30 64	35 18
50	48 00	82 43	63 73	55 24	111 05	76 15	61 06	53 47	49 86		23 81	27 79	32 78	37 46
51	50 12	84 53	65 58	57 08	111 98	77 28	62 42	55 08	-----		25 26	29 68	34 93	39 95
52	52 38	86 74	67 56	59 03	113 00	78 53	63 92	56 84	-----		26 90	31 78	37 29	42 64
53	54 79	89 05	69 64	61 12	114 12	79 92	65 56	58 77	-----		28 70	34 08	39 86	45 52
54	57 37	91 47	71 85	63 35	115 36	81 44	67 37	60 88	-----		30 72	36 64	42 67	48 64
55	60 11	93 99	74 21	65 74	116 72	83 11	69 34	63 17	-----		32 96	39 47	45 72	51 96
56	63 04	96 65	76 70	68 30	118 21	84 95	71 51	-----	-----		35 44	42 59	48 06	55 56
57	66 17	99 45	79 35	71 05	119 84	86 98	73 88	-----	-----		38 18	46 02	52 66	59 26
58	69 51	102 37	82 18	73 98	121 65	89 19	76 48	-----	-----		41 20	49 79	56 56	63 25
59	73 09	105 48	85 22	77 18	123 63	91 65	79 32	-----	-----		44 54	53 95	60 75	67 51
60	76 92	108 76	88 47	80 59	125 81	94 35	82 44	-----	-----		48 24	58 51	65 25	72 01

*For policies without disability benefits reduction of 15c to \$2.30 per \$1,000 is made according to age, and form of policy.

For semi-annual rates add 4 per cent and divide by 2. **All above \$10,000 reinsured.

For quarterly rates add 6 per cent and divide by 4.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary
During Life, with 240 Payments Certain.

American 3 1/2% Reserve. Commuted Value, \$1,740.00.

Age of Insured.	LIFE.				Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE.				Reduced Premium if Beneficiary dies before Insured.
	Age of Beneficiary.					Age of Beneficiary.				
	25	35	45	55		25	35	45	55	
20	\$38 03	\$36 14	\$34 55	\$33 51	\$33 09	\$56 58	\$53 75	\$51 54	\$50 24	\$49 78
21	38 83	36 89	35 28	34 23	33 81	57 45	54 57	52 33	51 02	50 56
22	39 64	37 66	36 02	34 96	34 54	58 35	55 41	53 14	51 82	51 36
23	40 51	38 48	36 82	35 75	35 32	59 30	56 30	54 00	52 67	52 20
24	41 45	39 36	37 68	36 59	36 16	60 30	57 24	54 91	53 56	53 09
25	42 41	40 26	38 55	37 45	37 01	61 30	58 18	55 81	54 45	53 97
26	43 43	41 21	39 47	38 35	37 91	62 37	59 19	56 77	55 40	54 91
27	44 50	42 21	40 43	39 30	38 85	63 50	60 24	57 78	56 38	55 89
28	45 65	43 28	41 46	40 31	39 85	64 68	61 33	58 82	57 40	56 90
29	46 88	44 42	42 55	41 38	40 91	65 91	62 45	59 89	58 45	57 94
30	48 15	45 59	43 66	42 46	41 99	67 21	63 64	61 02	59 56	59 04
31	49 51	46 86	44 85	43 63	43 15	68 56	64 87	62 19	60 69	60 17
32	50 95	48 18	46 11	44 86	44 37	69 98	66 16	63 41	61 88	61 35
33	52 46	49 57	47 42	46 14	45 64	71 47	67 51	64 67	63 11	62 57
34	54 09	51 05	48 83	47 51	47 00	73 06	68 94	66 01	64 41	63 86
35	55 80	52 61	50 30	48 94	48 42	74 75	70 46	67 43	65 78	65 22
36	57 64	54 28	51 88	50 47	49 94	76 50	72 02	68 88	67 18	66 61
37	59 58	56 03	53 52	52 06	51 52	78 35	73 67	70 41	68 66	68 07
38	61 64	57 90	55 26	53 75	53 19	80 30	75 41	72 02	70 21	69 60
39	63 85	59 90	57 12	55 55	54 97	82 36	77 24	73 70	71 83	71 20
40	66 21	62 03	59 09	57 45	56 85	84 57	79 21	75 50	73 56	72 91
41	68 73	64 30	61 19	59 47	58 85	86 90	81 28	77 39	75 37	74 70
42	71 40	66 70	63 40	61 60	60 95	89 35	83 46	79 36	77 25	76 56
43	74 28	69 29	65 79	63 89	63 21	91 97	85 77	81 46	79 25	78 53
44	77 35	72 04	68 32	66 31	65 60	94 78	88 25	83 71	81 38	80 63
45	80 62	74 98	71 01	68 88	68 14	97 78	90 89	86 10	83 65	82 86
46	84 11	78 12	73 88	71 62	70 84	100 92	93 66	88 59	86 00	85 17
47	87 85	81 48	76 94	74 53	73 71	104 32	96 67	91 30	88 56	87 68
48	91 90	85 11	80 24	77 66	76 79	107 92	99 86	94 16	91 25	90 32
49	96 21	88 97	83 73	80 97	80 04	111 78	103 27	97 20	94 10	93 12
50	100 85	93 11	87 48	84 52	83 52	115 88	106 93	100 46	97 16	96 12
51	105 79	97 53	91 47	88 28	87 21	120 28	110 85	103 95	100 43	99 32
52	111 07	102 27	95 73	92 29	91 14	124 97	115 03	107 67	103 90	102 71
53	116 72	107 35	100 29	96 56	95 33	130 02	119 54	111 67	107 63	106 35
54	122 79	112 81	105 19	101 15	99 82	135 43	124 38	115 97	111 61	110 23
55	129 27	118 65	110 42	106 03	104 59	141 25	129 59	120 61	115 88	114 39
56	136 23	124 93	116 04	111 25	109 69	147 48	135 20	125 59	120 45	118 84
57	143 70	131 68	122 07	116 84	115 14	154 19	141 26	130 96	125 38	123 63
58	151 70	138 92	128 52	122 80	120 95	161 36	147 74	136 69	130 64	128 73
59	160 30	146 71	135 46	129 20	127 18	169 15	154 80	142 93	136 37	134 29
60	169 52	155 07	142 91	136 06	133 84	177 50	162 35	149 61	142 50	140 23

Largest Amount of Insurance it will write on a Single Life, †"indefinite." Premiums for Each \$1,000 Insurance (Participating).

Including Disability Benefits.										Adopted March 1, 1910.			
Age at Issue.	*Adopted Jan. 1, 1906.				*Adopted January 1, 1915.					TERM.			
	LIFE.				ENDOWMENT.					Renewable and Convertible.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Continuous Annual Premiums.					5 Years.	10 Years.	15 Years.	20 Years.
					10 Years.	15 Years.	20 Years.	25 Years.	30 Years.				
15	\$17 37	\$44 56	\$32 98	\$27 30	\$100 51	\$65 11	\$47 74	\$37 60	\$31 07				
16	17 70	45 16	33 43	27 68	100 69	65 25	47 87	37 72	31 19	.....	.....	.....	.....
17	18 04	45 79	33 90	28 08	100 88	65 40	47 99	37 84	31 31	.....	.....	.....	.....
18	18 40	46 43	34 39	28 48	101 07	65 56	48 14	37 97	31 45	.....	.....	.....	.....
19	18 78	47 10	34 89	28 91	101 27	65 70	48 28	38 11	31 59	.....	.....	.....	.....
20	19 18	47 80	35 42	29 35	101 49	65 87	48 43	38 25	31 74	\$11 03	\$11 25	\$11 47	\$11 73
21	19 59	48 50	35 95	29 81	101 69	66 05	48 58	38 40	31 89	11 15	11 34	11 57	11 85
22	20 02	49 24	36 50	30 28	101 92	66 22	48 75	38 57	32 06	11 22	11 43	11 67	11 99
23	20 47	50 00	37 08	30 76	102 15	66 41	48 91	38 74	32 24	11 31	11 53	11 79	12 14
24	20 95	50 79	37 68	31 27	102 39	66 60	49 09	38 91	32 42	11 38	11 63	11 92	12 30
25	21 44	51 60	38 30	31 78	102 64	66 81	49 28	39 10	32 62	11 48	11 75	12 06	12 47
26	21 97	52 44	38 98	32 32	102 90	67 01	49 47	39 30	32 85	11 59	11 86	12 21	12 66
27	22 52	53 31	39 59	32 89	103 17	67 23	49 68	39 50	33 07	11 69	11 99	12 37	12 86
28	23 09	54 21	40 27	33 48	103 44	67 46	49 89	39 73	33 32	11 81	12 14	12 56	13 09
29	23 71	55 14	40 99	34 08	103 73	67 70	50 12	39 97	33 59	11 93	12 28	12 75	13 35
30	24 33	56 11	41 72	34 72	104 03	67 96	50 37	40 23	33 86	12 06	12 46	12 96	13 63
31	25 01	57 10	42 49	35 37	104 35	68 22	50 63	40 50	34 19	12 21	12 64	13 20	13 95
32	25 71	58 13	43 28	36 06	104 68	68 50	50 90	40 80	34 53	12 37	12 85	13 46	14 31
33	26 45	59 20	44 11	36 76	105 03	68 80	51 20	41 12	34 91	12 54	13 06	13 75	14 70
34	27 23	60 30	44 96	37 50	105 33	69 12	51 51	41 46	35 31	12 73	13 31	14 07	15 15
35	28 06	61 45	45 84	38 28	105 76	69 45	51 85	41 84	35 75	12 95	13 57	14 43	15 66
36	28 94	62 63	46 77	39 09	106 16	69 80	52 21	42 26	36 23	13 18	13 88	14 85	16 21
37	29 85	63 85	47 72	39 93	106 57	70 17	52 60	42 70	36 75	13 44	14 21	15 30	16 89
38	30 88	65 13	48 72	40 83	107 01	70 57	53 02	43 19	37 33	13 72	14 59	15 82	17 55
39	31 85	66 44	49 76	41 75	107 46	71 00	53 48	43 71	37 95	14 02	14 99	16 40	18 31
40	32 94	67 81	50 85	42 72	107 95	71 46	53 98	44 29	38 65	14 37	15 47	17 05	19 15
41	34 10	69 22	51 98	43 75	108 46	71 95	54 53	44 92	39 39	14 75	15 99	17 78	20 14
42	35 32	70 70	53 17	44 82	109 01	72 49	55 12	45 62	40 22	15 18	16 60	18 60	21 21
43	36 68	72 23	54 41	45 97	109 60	73 07	55 77	46 38	41 12	15 66	17 28	19 52	22 46
44	38 01	73 82	55 71	47 18	110 22	73 70	56 49	47 21	42 12	16 21	18 05	20 55	23 74
45	39 49	75 47	57 08	48 44	110 89	74 39	57 26	48 14	43 21	16 85	18 92	21 71	25 11
46	41 05	77 20	58 51	49 80	111 61	75 14	58 11	49 15	.....	17 57	19 91	22 98	26 8
47	42 71	78 99	60 02	51 22	112 40	75 98	59 05	50 26	.....	18 39	21 03	24 42	28 5
48	44 50	80 88	61 62	52 75	113 24	76 85	60 09	51 47	.....	19 33	22 26	26 01	30 5
49	46 39	82 83	63 30	54 36	114 15	77 82	61 22	52 82	.....	20 39	23 65	27 77	32 7
50	48 40	84 88	65 06	56 08	115 13	78 89	62 46	54 29	.....	21 68	25 19	29 71	35 0
51	50 54	87 00	66 93	57 92	116 18	80 04	63 81	55 89	.....	22 90	26 90	31 86	.....
52	52 81	89 23	68 90	59 87	117 31	81 31	65 31	57 65	.....	24 87	28 80	34 22	.....
53	55 25	91 54	70 98	61 95	118 55	82 69	66 94	59 57	.....	26 01	30 89	36 82	.....
54	57 85	93 98	73 20	64 19	119 88	84 19	68 74	61 67	.....	27 84	33 21	39 66	.....
55	60 61	96 51	75 55	66 58	121 31	85 85	70 70	63 97	.....	29 87	35 77	42 78	.....
56	63 57	99 18	78 04	69 15	122 87	87 66	72 85	.....	.....	32 12	38 60	.....	.....
57	66 72	101 98	80 69	71 30	124 56	89 63	75 20	.....	.....	34 60	41 70	.....	.....
58	70 09	104 92	83 52	74 85	126 39	91 79	77 78	.....	.....	37 84	45 12	.....	.....
59	73 70	108 03	86 56	78 04	128 39	94 18	80 61	.....	.....	40 37	48 89	.....	.....
60	77 56	111 30	89 80	81 47	130 56	96 78	83 68	.....	.....	43 72	53 08	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

*Rates for ages 15 to 19 inclusive adopted January 1, 1915.

†All above \$25,000 reinsured.

Largest Amount of Insurance it will write on a Single Life, *"Indefinite." Premiums for Each \$1,000 Insurance (Nonparticipating). Adopted Jan. 1 1908 (except ages 15 to 19 inclusive: 25 and 30 Year Endowments and 5, 10, 15 and 20 Year Term Rates, Adopted January 1, 1915.)

Age at Issue.	Including Disability Benefits.					CONVERTIBLE TERM.							
	LIFE.				ENDOWMENT.								
	Continuous Annual Premiums.				Continuous Annual Premiums.								
	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15	13 54	34 23	25 81	20 96	91 60	57 96	41 53	32 00	25 92	.....	.....	.....	.....
16	13 80	34 72	25 68	21 26	91 63	57 99	41 57	32 05	25 97	.....	.....	.....	.....
17	14 07	35 22	26 05	21 58	91 67	58 04	41 62	32 11	26 04	.....	.....	.....	.....
18	14 35	35 75	26 45	21 91	91 70	58 08	41 68	32 16	26 10	.....	.....	.....	.....
19	14 65	36 29	26 85	22 25	91 75	58 13	41 73	32 22	26 18	.....	.....	.....	.....
20	14 96	36 85	27 27	22 60	91 79	58 17	41 78	32 29	26 25	9 55	9 70	9 89	10 11
21	15 29	37 44	27 71	22 97	91 83	58 22	41 84	32 36	26 34	9 61	9 78	9 98	10 21
22	15 63	38 05	28 17	23 36	91 88	58 28	41 91	32 43	26 43	9 68	9 85	10 06	10 34
23	15 99	38 68	28 64	23 75	91 93	58 34	41 97	32 52	26 53	9 74	9 94	10 16	10 46
24	16 37	39 33	29 18	24 17	91 98	58 40	42 05	32 60	26 64	9 81	10 03	10 28	10 60
25	16 77	40 00	29 64	24 59	92 04	58 47	42 13	32 70	26 75	9 90	10 13	10 40	10 75
26	17 18	40 71	30 17	25 04	92 10	58 54	42 21	32 80	26 88	9 99	10 23	10 53	10 91
27	17 62	41 44	30 72	25 51	92 17	58 62	42 30	32 91	27 03	10 08	10 34	10 66	11 09
28	18 08	42 19	31 29	25 99	92 23	58 70	42 40	33 04	27 18	10 18	10 46	10 83	11 29
29	18 57	42 97	31 88	26 49	92 31	58 79	42 51	33 17	27 35	10 29	10 59	10 99	11 51
30	19 08	43 79	32 50	27 02	92 39	58 88	42 63	33 32	27 54	10 40	10 74	11 18	11 75
31	19 62	44 63	33 13	27 56	92 48	58 99	42 76	33 48	27 75	10 53	10 90	11 38	12 03
32	20 19	45 51	33 80	28 13	92 57	59 10	42 90	33 66	27 99	10 66	11 08	11 60	12 34
33	20 79	46 41	34 49	28 73	92 67	59 23	43 06	33 87	28 25	10 81	11 26	11 85	12 68
34	21 43	47 36	35 21	29 35	92 78	59 36	43 23	34 09	28 53	10 98	11 48	12 13	13 06
35	22 10	48 33	35 96	30 00	92 90	59 51	43 42	34 33	28 85	11 16	11 70	12 44	13 50
36	22 81	49 35	36 74	30 68	93 03	59 67	43 63	34 60	29 20	11 36	11 96	12 80	13 98
37	23 56	50 40	37 55	31 39	93 17	59 85	43 86	34 91	29 59	11 59	12 25	13 19	14 51
38	24 35	51 50	38 40	32 13	93 33	60 06	44 12	35 24	30 02	11 83	12 58	13 64	15 13
39	25 19	52 63	39 29	32 91	93 50	60 28	44 41	35 62	30 50	12 09	12 93	14 14	15 79
40	26 09	53 81	40 21	33 73	93 69	60 52	44 73	36 04	31 02	12 39	13 34	14 70	16 54
41	27 04	55 03	41 17	34 60	93 90	60 80	45 09	36 50	31 61	12 71	13 79	15 33	17 36
42	28 04	56 30	42 18	35 51	94 13	61 11	45 49	37 02	32 26	13 09	14 31	16 04	18 29
43	29 11	57 63	43 24	36 47	94 39	61 45	45 94	37 59	32 97	13 50	14 90	16 83	19 31
44	30 25	59 01	44 35	37 48	94 69	61 84	46 45	38 23	33 77	13 98	15 56	17 71	20 46
45	31 47	60 44	45 51	38 55	95 02	62 28	47 01	38 94	34 64	14 53	16 31	18 71	21 71
46	32 76	61 94	46 74	39 69	95 39	62 76	47 63	39 73	.....	15 15	17 16	19 81	23 11
47	34 13	63 50	48 03	40 90	95 80	63 31	48 33	40 61	.....	15 85	18 13	21 05	24 64
48	35 60	65 13	49 38	42 18	96 27	63 92	49 11	41 58	.....	16 66	19 19	22 43	26 33
49	37 17	66 83	50 81	43 54	96 79	64 60	49 98	42 66	.....	17 58	20 39	23 94	28 19
50	38 83	68 60	52 32	44 99	97 38	65 36	50 94	43 84	.....	18 60	21 71	25 61	30 21
51	40 61	70 45	53 91	46 53	98 03	66 20	52 00	45 15	.....	19 99	23 48	.....	.....
52	42 51	72 37	55 58	48 17	98 75	67 13	53 18	46 58	.....	21 55	25 46	.....	.....
53	44 53	74 38	57 35	49 93	99 54	68 16	54 48	48 16	.....	23 90	27 66	.....	.....
54	46 68	76 47	59 22	51 80	100 43	69 31	55 92	49 88	.....	25 26	30 13	.....	.....
55	48 98	78 66	61 21	53 81	101 41	70 57	57 51	51 77	.....	27 47	32 89	.....	.....
56	51 44	80 95	63 31	55 96	102 49	71 98	59 26	.....	.....	.....	.....	.....	.....
57	54 06	83 35	65 55	58 26	103 69	73 53	61 18	.....	.....	.....	.....	.....	.....
58	56 87	85 87	67 94	60 74	105 02	75 24	63 29	.....	.....	.....	.....	.....	.....
59	59 87	88 52	70 49	63 40	106 49	77 15	65 62	.....	.....	.....	.....	.....	.....
60	63 08	91 31	73 21	66 27	108 11	79 24	68 16	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.
 *All above \$25,000 insured. †With Profit Sharing privilege after premium paying period.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3% Reserve.

Commuted Value, \$1,832.00

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
20	\$40 23	\$38 28	\$36 58	\$35 55	\$35 14	\$61 04	\$57 95	\$55 52	\$54 23	\$53 77	124 08	117 79	114 10	112 58	\$91 14
21	41 07	39 06	37 35	36 30	35 89	61 95	58 88	56 39	55 07	54 61	123 54	117 04	113 20	111 09	91 4
22	41 96	39 90	38 17	37 09	36 68	62 88	59 69	57 24	55 90	55 44	123 02	116 28	112 32	110 78	91 3
23	42 88	40 74	39 01	37 93	37 50	63 91	60 65	58 17	56 83	56 35	122 55	115 59	111 49	109 93	92 4
24	43 88	41 67	39 89	38 81	38 38	64 97	61 69	59 14	57 77	57 29	122 10	114 90	110 65	109 07	92 4
25	44 90	42 62	40 82	39 71	39 28	66 04	62 61	60 09	58 70	58 22	121 67	114 23	109 84	108 23	92 4
26	45 99	43 63	41 81	40 71	40 25	67 20	63 67	61 11	59 69	59 21	121 24	113 56	109 04	107 39	92 4
27	47 14	44 72	42 84	41 72	41 26	68 39	64 79	62 17	60 75	60 25	120 85	112 93	108 30	106 59	92 4
28	48 32	45 83	43 88	42 76	42 30	69 64	65 95	63 28	61 84	61 34	120 51	112 35	107 58	105 83	93 1
29	49 61	47 02	45 07	43 92	43 44	70 90	67 13	64 40	62 93	62 43	120 23	111 83	106 91	105 13	93 1
30	50 93	48 24	46 23	45 05	44 57	72 27	68 39	65 60	64 14	63 61	120 03	111 39	106 32	104 52	93 1
31	52 40	49 59	47 52	46 30	45 82	73 70	69 67	66 84	65 33	64 80	119 82	110 97	105 74	103 89	94 1
32	53 89	50 96	48 85	47 60	47 10	75 23	71 05	68 12	66 59	66 06	119 75	110 65	105 25	103 36	94 1
33	55 52	52 44	50 24	48 98	48 46	76 80	72 45	69 45	67 89	67 34	119 74	110 42	104 86	102 89	95 1
34	57 23	53 99	51 71	50 39	49 89	78 47	73 96	70 86	69 25	68 70	119 81	110 26	104 52	102 48	95 1
35	59 07	55 66	53 28	51 94	51 41	80 28	75 55	72 34	70 68	70 13	120 02	110 25	104 30	102 21	96 1
36	61 04	57 44	54 94	53 55	53 02	82 15	77 23	73 91	72 19	71 61	120 33	110 30	104 16	102 02	96 1
37	63 07	59 30	56 68	55 22	54 69	84 07	78 96	75 53	73 73	73 15	120 75	110 45	104 11	101 93	97 1
38	65 29	61 28	58 54	57 03	56 48	86 20	80 82	77 25	75 40	74 80	121 35	110 79	104 29	102 03	97 1
39	67 61	63 37	60 49	58 93	58 35	88 37	82 75	79 01	77 09	76 49	121 99	111 16	104 49	102 16	98 1
40	70 12	65 63	62 56	60 95	60 35	90 67	84 76	80 85	78 88	78 26	122 87	111 78	104 89	102 49	99 1
41	72 79	68 04	64 77	63 07	62 47	93 16	86 94	82 84	80 80	80 15	123 87	112 51	105 41	102 94	100 1
42	75 63	70 59	67 13	65 33	64 71	96 74	89 24	84 89	82 78	82 11	125 00	113 41	106 07	103 52	101 1
43	78 70	73 30	69 65	67 76	67 11	98 55	91 68	87 15	84 94	84 22	126 34	114 51	106 98	104 29	102 1
44	81 97	76 21	72 32	70 33	69 63	101 53	94 30	89 50	87 17	86 43	127 89	115 82	107 99	105 28	103 1
45	85 53	79 36	75 21	73 09	72 35	104 65	97 04	92 00	89 53	88 74	129 58	117 32	109 25	106 37	104 1
46	89 29	82 69	78 25	75 97	75 20	108 08	100 04	94 71	92 07	91 23	131 50	119 07	110 72	107 72	106 1
47	93 31	86 28	81 48	79 06	78 24	111 65	103 20	97 51	94 73	93 84	133 64	120 97	112 38	109 21	107 1
48	97 65	90 14	85 00	82 38	81 52	115 50	106 60	100 55	97 58	96 64	136 09	123 20	114 37	111 01	109 1
49	102 27	94 25	88 71	85 90	84 99	119 63	110 22	103 74	100 57	99 59	138 76	125 63	116 56	112 98	111 1
50	107 20	98 68	92 68	89 65	88 67	124 00	114 12	107 20	103 80	102 74	141 69	128 30	118 96	115 15	114 1
51	112 49	103 39	96 91	93 65	92 59	128 72	118 30	110 89	107 21	106 11	145 04	131 34	121 72	117 66	116 1
52	118 11	108 46	101 45	97 88	96 75	133 75	122 76	114 84	110 86	109 68	148 74	134 73	124 72	120 40	119 1
53	124 19	113 92	106 31	102 42	101 22	139 10	127 53	119 06	114 76	113 49	152 84	138 49	128 05	123 44	122 1
54	130 70	119 71	111 52	107 30	105 98	144 86	132 65	123 58	118 97	117 60	157 44	142 68	131 76	126 84	125 1
55	137 68	125 94	117 06	112 48	111 04	151 08	138 10	128 43	123 48	121 97	162 50	147 26	135 81	130 53	129 1
56	145 14	132 59	123 04	118 04	116 46	157 69	144 03	133 66	128 54	126 68	169 05	152 30	140 28	134 59	132 1
57	153 14	139 77	129 43	123 98	122 23	164 84	150 39	139 30	133 54	131 72	174 13	157 84	145 19	139 04	137 1
58	161 69	147 46	136 30	130 30	128 40	172 53	157 29	145 41	139 50	137 13	180 80	163 92	150 58	143 96	141 1
59	170 88	155 73	143 64	137 11	135 02	180 82	164 76	151 97	145 13	142 97	189 05	170 55	156 49	149 34	147 1
60	180 71	164 65	151 59	144 39	142 09	189 71	172 84	159 09	151 63	149 25	195 96	177 79	162 96	155 23	152 1

Largest Amount of Insurance it will write on a Single Life, \$100,000 Premiums for Each \$1,000 Insurance (Participating). Adopted Jan. 1, 1900.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.									
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	
12	118 40	44 80	34 19	28 25	377 36	101 58	65 48	47 75	37 45	30 86	26 41	23 34	21 24	19 86	
13	80 47	00 34	71 28	69 38	282 83	101 60	65 51	47 84	37 55	30 97	26 55	23 52	21 46	20 18	
14	23 47	73 35	26 29	15 38	7 46	101 68	65 60	47 94	37 66	31 10	26 71	23 71	21 70	20 43	
15	67 48	47 35	82 29	63 39	2 74	101 76	65 69	48 04	37 78	31 24	26 88	23 92	21 96	20 75	
16	20 14	49 24	36 40	30 12	398 20	101 85	65 79	48 15	37 90	31 39	27 06	24 15	22 25	21 09	
17	20 68	50 04	37 00	30 63	403 83	101 94	65 89	48 26	38 04	31 56	27 26	24 40	22 56	21 47	
18	21 15	50 87	37 63	31 16	409 63	102 04	66 00	48 39	38 19	31 73	27 49	24 68	22 90	21 87	
19	21 69	51 72	38 27	31 71	415 61	102 14	66 11	48 52	38 35	31 93	27 78	24 98	23 27	22 51	
20	22 26	52 61	38 94	32 28	421 78	102 25	66 24	48 67	38 52	32 14	28 00	25 32	23 68	22 79	
21	22 85	53 52	39 64	32 87	428 14	102 37	66 37	48 83	38 71	32 38	28 29	25 68	24 12	23 30	
22	23 48	54 46	40 36	33 49	434 70	102 49	66 52	49 00	38 92	32 63	28 61	26 08	24 60	.....
23	24 14	55 44	41 10	34 13	441 45	102 63	66 68	49 18	39 14	32 92	28 96	26 51	25 12	.....
24	24 84	56 45	41 88	34 80	448 41	102 77	66 85	49 38	39 39	33 23	29 35	26 99	25 68	.....
25	25 58	57 50	42 68	35 49	455 57	102 93	67 03	49 60	39 67	33 57	29 78	27 51	26 29	.....
26	26 35	58 58	43 51	36 22	462 95	103 10	67 23	49 85	39 97	33 95	30 24	28 08	26 96	.....
27	27 17	59 70	44 38	36 98	470 54	103 28	67 45	50 11	40 30	34 36	30 76	28 70	.....	.....
28	28 04	60 86	45 28	37 77	478 36	103 48	67 68	50 41	40 67	34 82	31 33	29 38	.....	.....
29	28 95	62 06	46 22	38 60	486 39	103 69	67 94	50 73	41 07	35 33	31 95	30 12	.....	.....
30	29 92	63 30	47 20	39 47	494 65	103 93	68 23	51 09	41 52	35 89	32 63	30 92	.....	.....
31	30 94	64 59	48 22	40 38	503 14	104 18	68 55	51 48	42 02	36 50	33 38	31 79	.....	.....
32	32 08	65 93	49 28	41 34	511 85	104 46	68 90	51 92	42 57	37 18	34 20	.....	.....	.....
33	33 13	67 31	50 39	42 35	520 80	104 77	69 28	52 41	43 17	37 93	35 10	.....	.....	.....
34	34 40	68 76	51 56	43 41	529 98	105 11	69 71	52 95	43 55	38 76	36 08	.....	.....	.....
35	35 70	70 25	52 78	44 54	539 40	105 49	70 19	53 55	44 59	39 67	37 15	.....	.....	.....
36	37 08	71 81	54 06	45 73	549 05	105 92	70 73	54 22	45 42	40 67	38 32	.....	.....	.....
37	38 55	73 44	55 40	46 99	558 92	106 39	71 32	54 96	46 33	41 78	.....	.....	.....	.....
38	40 12	75 13	56 82	48 33	569 02	106 91	71 98	55 78	47 34	42 99	.....	.....	.....	.....
39	41 78	76 90	58 31	49 75	579 82	107 50	72 71	56 69	48 46	44 31	.....	.....	.....	.....
40	43 54	78 74	59 88	51 26	589 83	108 15	73 53	57 70	49 69	45 76	.....	.....	.....	.....
41	45 45	80 66	61 54	52 87	60 51	108 87	74 43	58 81	51 05	47 35	.....	.....	.....	.....
42	47 46	82 66	63 28	54 58	611 36	109 66	75 42	60 04	52 54	.....	.....	.....	.....	.....
43	49 40	84 74	65 18	56 41	622 86	110 58	76 52	61 40	54 17	.....	.....	.....	.....	.....
44	51 39	86 92	67 07	58 36	633 50	111 50	77 73	62 90	55 96	.....	.....	.....	.....	.....
45	54 33	89 20	69 14	60 45	644 76	112 57	79 07	64 55	57 92	.....	.....	.....	.....	.....
46	56 38	91 58	71 33	62 68	656 12	113 74	80 55	66 36	60 06	.....	.....	.....	.....	.....
47	58 70	94 07	73 66	65 08	667 57	115 08	82 17	68 36	.....	.....	.....	.....	.....	.....
48	62 66	96 69	76 15	67 65	679 08	116 46	83 97	70 55	.....	.....	.....	.....	.....	.....
49	65 83	99 44	78 79	70 42	690 65	118 08	85 96	72 96	.....	.....	.....	.....	.....	.....
50	69 21	102 34	81 62	73 39	702 25	119 77	88 15	75 59	.....	.....	.....	.....	.....	.....
51	72 83	105 40	84 65	76 60	713 85	121 68	90 56	78 48	.....	.....	.....	.....	.....	.....
52	76 70	108 64	87 90	80 06	725 45	123 80	93 21	.....	.....	.....	.....	.....	.....	.....
53	80 85	112 07	91 39	83 79	737 02	126 18	96 18	.....	.....	.....	.....	.....	.....	.....
54	85 29	115 71	95 18	87 82	748 53	128 70	99 34	.....	.....	.....	.....	.....	.....	.....
55	90 04	119 59	99 17	92 18	759 96	131 54	102 86	.....	.....	.....	.....	.....	.....	.....
56	95 14	123 73	103 51	96 90	771 81	134 67	106 72	.....	.....	.....	.....	.....	.....	.....
57	100 00	128 14	108 20	102 01	782 52	138 10	.....	.....	.....	.....	.....	.....	.....	.....
58	106 46	132 85	113 26	107 53	793 59	141 88	.....	.....	.....	.....	.....	.....	.....	.....
59	112 78	137 88	118 73	113 52	804 48	146 00	.....	.....	.....	.....	.....	.....	.....	.....
60	119 46	143 25	124 64	119 99	815 19	150 50	.....	.....	.....	.....	.....	.....	.....	.....
61	126 00	149 95	131 04	127 00	826 68	155 40	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51.

For quarterly rates multiply annual by .38.

Largest Amount of Insurance It will write on a Single Life. "No definite limit." Premiums for each \$1,000 Insurance (Participating).

For policies containing disability rider additional charge of 15c to \$1.50 per \$1,000 is made according to age and form of policy.

Largest Amount of Insurance it will write on a Single Life. "No definite limit" Premiums for each \$1,000 Insurance. (Participating.) Adopted January 1, 1913.

With Waiver of Premiums Benefit in event of Total Permanent Disability by accident or disease before attaining age 60.

Amount of Interest Capital Premium		10 Years		15 Years		20 Years		25 Years		30 Years		35 Years		40 Years		45 Years		50 Years		55 Years		60 Years		65 Years		70 Years		75 Years		80 Years		85 Years		90 Years		95 Years		100 Years		105 Years		110 Years		115 Years		120 Years		125 Years		130 Years		135 Years		140 Years		145 Years		150 Years		155 Years		160 Years		165 Years		170 Years		175 Years		180 Years		185 Years		190 Years		195 Years		200 Years		205 Years		210 Years		215 Years		220 Years		225 Years		230 Years		235 Years		240 Years		245 Years		250 Years		255 Years		260 Years		265 Years		270 Years		275 Years		280 Years		285 Years		290 Years		295 Years		300 Years		305 Years		310 Years		315 Years		320 Years		325 Years		330 Years		335 Years		340 Years		345 Years		350 Years																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
10	17	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77	823	19	827	41	834	20	823	07	101	20	65	844	77</

**Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary
During Life, with 240 Payments Certain.**

American 3% Reserve.

Commuted Value \$1,838.88.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					* 20 YEAR ENDOWMENT.				
	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
21	\$41 74	\$39 53	\$37 68	\$36 53	\$36 07	\$62 86	\$59 42	\$56 83	\$55 39	\$54 86	123 66	116 64	112 49	110 86	110 33
22	42 65	40 39	38 52	37 37	36 89	63 84	60 34	57 72	56 26	55 73	123 10	115 90	111 63	109 94	109 42
23	43 56	41 23	39 34	38 18	37 70	64 87	61 30	58 66	57 17	56 64	122 59	115 15	110 74	109 04	108 51
24	44 57	42 17	40 27	39 07	38 59	65 95	62 28	59 59	58 10	57 58	122 11	114 43	109 92	108 18	107 64
25	45 65	43 18	41 21	40 01	39 53	67 06	63 31	60 58	59 06	58 54	121 69	113 70	109 05	107 30	106 75
26	46 73	44 16	42 17	40 94	40 46	68 18	64 37	61 58	60 07	59 52	121 30	113 08	108 26	106 47	105 93
27	47 90	45 26	43 22	42 00	41 50	69 41	65 50	62 66	61 13	60 58	120 95	112 44	107 47	105 66	105 11
28	49 13	46 37	44 30	43 06	42 55	70 66	66 62	63 77	62 18	61 63	120 66	111 87	106 79	104 91	104 35
29	50 42	47 57	45 46	44 18	43 66	72 00	67 85	64 92	63 31	62 76	120 44	111 87	106 09	104 19	103 63
30	51 79	48 84	46 66	45 36	44 83	73 42	69 12	66 10	64 49	63 91	120 29	110 92	105 47	103 53	102 95
31	53 26	50 18	47 93	46 58	46 06	74 88	70 44	67 37	65 71	65 14	120 18	110 59	104 91	102 91	102 35
32	54 79	51 58	49 25	47 90	47 35	76 42	71 83	68 66	66 98	66 41	120 14	110 25	104 42	102 36	101 80
33	56 42	53 09	50 66	49 27	48 72	78 02	73 27	70 01	68 30	67 70	120 20	110 05	104 03	101 92	101 34
34	58 18	54 65	52 15	50 74	50 16	79 75	74 81	71 45	69 67	69 07	120 35	109 92	103 71	101 54	100 96
35	60 05	56 35	53 74	52 27	51 70	81 58	76 42	72 94	71 14	70 51	120 62	109 94	103 52	101 30	100 70
36	62 02	58 13	55 37	53 83	53 28	83 45	78 07	74 47	72 62	72 00	120 97	109 99	103 43	101 12	100 50
37	64 15	60 00	57 17	55 56	54 98	85 44	79 85	76 10	74 21	73 56	121 46	110 24	103 44	101 09	100 44
38	66 41	62 02	59 04	57 41	56 78	87 58	81 72	77 83	75 84	75 19	122 05	110 59	103 57	101 16	100 50
39	68 81	64 18	61 01	59 30	58 68	89 81	83 66	79 61	77 54	76 87	122 82	111 09	103 89	101 36	100 60
40	71 38	66 46	63 12	61 34	60 70	92 26	85 78	81 53	79 39	78 70	123 70	111 75	104 32	101 67	101 01
41	74 06	68 86	65 33	63 46	62 81	94 73	87 96	83 50	81 29	80 57	124 73	112 56	104 89	102 18	101 47
42	77 02	71 47	67 73	65 76	65 09	97 42	90 29	85 61	83 30	82 56	125 93	113 54	105 65	102 84	102 10
43	80 14	74 26	70 27	68 18	67 49	100 30	92 81	87 86	85 44	84 67	127 35	114 65	106 59	103 67	102 88
44	83 52	77 23	72 98	70 78	70 03	103 37	95 47	90 24	87 70	86 88	128 94	116 07	107 71	104 67	103 85
45	87 10	80 38	75 84	73 51	72 72	106 66	98 33	92 78	90 10	89 23	130 74	117 64	109 02	105 84	105 00
46	90 96	83 78	78 94	76 46	75 62	110 06	101 30	95 45	92 59	91 70	132 79	119 44	110 56	107 23	106 34
47	95 11	87 46	82 22	79 56	78 70	113 76	104 54	98 30	95 28	94 34	135 08	121 50	112 32	108 84	107 90
48	99 53	91 37	85 75	82 90	81 96	117 74	108 00	101 38	98 16	97 15	137 66	123 77	114 35	110 66	109 66
49	104 28	95 59	89 52	86 42	85 44	121 99	111 72	104 64	101 18	100 13	140 54	126 37	116 64	112 73	111 67
50	109 39	100 10	93 58	90 24	89 16	126 55	115 70	108 14	104 45	103 30	143 74	129 25	119 18	115 04	113 91
51	114 82	104 88	97 85	94 25	93 10	131 33	119 90	111 84	107 90	106 68	147 26	132 47	122 03	117 65	116 41
52	120 65	110 04	102 43	98 52	97 30	136 49	124 44	115 82	111 58	110 28	151 17	136 02	125 16	120 49	119 18
53	126 86	115 61	107 35	103 10	101 78	142 03	129 34	120 12	115 54	114 12	155 47	139 93	128 60	123 62	122 22
54	133 54	121 56	112 63	108 00	106 56	148 01	134 59	124 73	119 76	118 22	160 16	144 19	132 41	127 09	125 55
55	140 71	127 92	118 27	113 26	111 65	154 44	140 30	129 70	124 30	122 64	165 36	148 92	136 58	130 89	129 20
56	148 39	134 71	124 30	118 85	117 10	161 18	146 30	134 98	129 17	127 37	-----	-----	-----	-----	-----
57	156 62	142 03	130 78	124 82	122 90	168 48	152 78	140 66	134 35	132 41	-----	-----	-----	-----	-----
58	165 43	149 93	137 74	131 21	129 12	176 42	159 89	146 88	140 02	137 88	-----	-----	-----	-----	-----
59	174 89	158 38	145 20	138 07	135 77	184 99	167 54	153 55	146 09	143 74	-----	-----	-----	-----	-----
60	185 02	167 50	153 24	145 39	142 87	194 26	175 82	160 80	152 64	150 05	-----	-----	-----	-----	-----
61	195 91	177 29	161 86	153 26	150 46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	207 53	187 75	171 10	161 66	158 59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	220 01	199 01	181 01	170 66	167 28	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	233 40	211 10	191 69	180 38	176 62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	247 85	224 16	203 18	190 75	186 60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	263 40	238 25	215 59	201 96	197 33	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	280 03	253 32	228 89	213 94	208 82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	297 84	269 47	243 17	226 82	221 14	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	316 90	286 80	258 50	240 60	234 31	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	337 34	305 42	274 97	255 41	248 45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

*Income continues so long as either the insured or original beneficiary survives.

NATIONAL LIFE INS. CO., OF U. S. A., CHICAGO, ILL.

Largest Amount of Insurance it will write on a Single Life, *\$200

Premiums for Each \$1,000 Insurance (Nonparticipating).

Age at Issue.	(Adopted Dec. 16, 1914.)				(Adopted Jan. 24, 1912.)					TERM (Adopted Jan. 2			
	LIFE.				ENDOWMENT.					Renewable.		Non-Ren	
	(Endowment at 85.)				Continuous Annual Premiums.							Convertib	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Years.	20 Years.	10 Years.	7 ye
21	\$15 85	\$38 03	\$28 22	\$23 45	\$92 00	\$58 80	\$42 10	\$32 62	\$26 56	\$11 10	\$11 60	\$9 60	\$8
22	16 19	38 65	28 68	23 84	92 10	58 40	42 20	32 70	26 66	11 19	11 74	9 70	8
23	16 54	39 30	29 17	24 24	92 20	58 50	42 30	32 78	26 76	11 29	11 89	9 80	10
24	16 92	39 97	29 67	24 66	92 30	58 60	42 40	32 87	26 87	11 39	12 04	9 90	10
25	17 31	40 66	30 19	25 09	92 40	58 70	42 50	32 97	26 99	11 50	12 21	10 00	10
26	17 73	41 38	30 72	25 55	92 50	58 80	42 60	33 08	27 12	11 62	12 40	10 10	10
27	18 16	42 13	31 28	26 02	92 60	58 90	42 70	33 19	27 27	11 74	12 60	10 20	10
28	18 62	42 90	31 86	26 50	92 70	59 00	42 80	33 32	27 43	11 89	12 82	10 30	10
29	19 11	43 70	32 47	27 01	92 80	59 10	42 90	33 46	27 60	12 03	13 08	10 40	10
30	19 62	44 53	33 09	27 55	92 90	59 20	43 00	33 61	27 80	12 20	13 35	10 60	11
31	20 16	45 40	33 75	28 09	93 00	59 30	43 10	33 77	28 01	12 38	13 66	10 80	11
32	20 73	46 29	34 42	28 67	93 10	59 50	43 30	33 96	28 25	12 58	14 02	11 00	11
33	21 33	47 22	35 12	29 27	93 20	59 60	43 40	34 16	28 51	12 79	14 40	11 20	11
34	21 96	48 18	35 86	29 89	93 40	59 70	43 60	34 39	28 80	13 04	14 84	11 40	11
35	22 64	49 18	36 61	30 54	93 50	59 80	43 80	34 64	29 12	13 29	15 34	11 60	11
36	23 35	50 22	37 40	31 23	93 70	60 10	44 00	34 92	29 48	13 59	15 88	11 90	11
37	24 10	51 29	38 23	31 94	93 80	60 30	44 30	35 23	29 87	13 92	16 49	12 20	11
38	24 90	52 40	39 08	32 69	94 00	60 50	44 50	35 57	30 31	14 29	17 18	12 50	11
39	25 75	53 56	39 98	33 47	94 20	60 70	44 80	35 95	30 80	14 68	17 93	12 90	11
40	26 65	54 76	40 91	34 30	94 40	61 00	45 20	36 37	31 33	15 15	18 79	13 30	11
41	27 61	56 00	41 89	35 16	94 70	61 30	45 50	36 84	31 93	15 66	19 72	13 80	11
42	28 62	57 29	42 90	36 07	94 90	61 60	45 90	37 37	32 58	16 26	20 77	14 30	11
43	29 71	58 64	43 97	37 04	95 20	62 00	46 40	37 85	33 31	16 93	21 94	14 90	11
44	30 96	60 04	45 09	38 05	95 50	62 40	46 90	38 60	34 12	17 68	23 25	15 60	11
45	32 09	61 50	46 26	39 13	95 90	62 80	47 50	39 32	35 00	18 53	24 67	16 40	11
46	33 41	63 01	47 50	40 26	96 30	63 30	48 10	40 13	35 98	19 57	26 35	17 30	11
47	34 81	64 59	48 79	41 47	96 70	63 80	48 80	41 01	37 05	20 74	28 19	18 30	12
48	36 30	66 24	50 15	42 75	97 20	64 50	49 60	42 00	38 23	22 03	30 22	19 40	12
49	37 99	67 95	51 59	44 11	97 70	65 20	50 50	43 09	39 52	23 49	32 47	20 60	12
50	39 59	69 73	53 09	45 55	98 30	66 90	51 40	44 29	40 94	25 10	34 93	22 00	12
51	41 41	71 58	54 68	47 09	99 00	68 70	52 40	45 61	.....	26 90	.....	23 50	12
52	43 35	73 51	56 85	48 73	99 70	69 70	53 60	47 07	.....	28 90	.....	25 20	12
53	45 42	75 52	58 11	50 47	100 50	68 70	54 90	48 68	.....	31 10	.....	27 00	13
54	47 64	77 61	59 98	52 34	101 40	69 80	56 30	50 41	.....	33 55	.....	29 00	13
55	50 01	79 80	61 96	54 34	102 30	71 10	57 80	52 32	.....	36 26	.....	31 20	13
56	52 55	82 09	64 06	56 49	103 40	72 50	59 50	.....	.....	39 26	.....	33 70	14
57	55 27	84 49	66 30	58 79	104 60	74 00	61 40	.....	.....	42 56	.....	36 50	14
58	58 18	87 09	68 68	61 26	105 90	75 70	63 50	.....	.....	46 21	.....	39 70	14
59	61 32	89 65	71 22	63 93	107 30	77 60	66 80	.....	.....	50 24	.....	43 30	15
60	64 68	92 44	73 95	66 80	108 80	79 60	68 40	.....	.....	54 67	.....	47 20	15

For semi-annual rates add 4 per cent and divide by 2.
 For quarterly rates add 6 per cent and divide by 4.
 *All above \$20,000 reinsured.

684 NATIONAL LIFE INS. CO. OF U. S. OF A., CHICAGO, ILL.

(Limit †\$200,000)

Extra Premiums per \$1,000 of Insurance for Total Disability Provision
Giving Life Income.

American 3½ per cent

Adopted September 1, 1915

Age.	LIFE. (Endowment at 85)				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
21	\$0 40	\$0 73	\$0 55	\$0 48	\$0 24	\$0 24	\$0 25	\$0 27	\$0 29
22	41	74	56	49	25	25	26	28	30
23	43	76	57	50	25	26	28	29	31
24	45	77	59	51	26	27	29	31	33
25	47	79	60	53	27	28	30	32	35
26	49	80	62	54	28	29	31	34	37
27	51	82	64	55	29	30	33	35	39
28	53	84	65	56	30	31	34	37	42
29	55	85	66	58	30	32	35	39	44
30	57	86	67	59	31	34	37	41	47
31	59	88	69	61	32	36	39	44	51
32	61	90	71	63	34	38	41	47	55
33	64	92	72	64	36	40	44	50	59
34	67	94	74	66	38	42	47	53	63
35	70	96	76	69	40	44	50	57	67
36	74	98	79	71	42	47	54	63	72
37	77	1 00	81	74	45	50	57	69	76
38	81	1 02	84	76	47	54	61	75	81
39	85	1 05	86	79	50	58	66	81	85
40	90	1 07	89	83	54	62	73	87	90
41	95	1 09	91	89	57	66	80	93	95
42	1 00	1 12	95	95	61	72	89	1 00	1 01
43	1 05	1 15	99	1 02	66	78	97	1 06	1 07
44	1 11	1 18	1 02	1 10	71	85	1 06	1 13	1 13
45	1 18	1 21	1 06	1 18	77	93	1 16	1 21	1 20
46	1 26	1 24	1 18	1 26	85	1 06	1 25	1 28	1 27
47	1 34	1 28	1 28	1 35	93	1 20	1 35	1 37	1 35
48	1 43	1 33	1 39	1 45	1 01	1 35	1 46	1 46	1 44
49	1 53	1 38	1 51	1 55	1 11	1 50	1 57	1 56	1 54
50	1 64	1 43	1 65	1 66	1 23	1 65	1 69	1 67	1 64
51	1 75	1 61	1 79	1 80	1 48	1 81	1 82	1 79	-----
52	1 89	1 81	1 94	1 94	1 74	1 98	1 96	1 92	-----
53	2 04	2 03	2 11	2 09	2 00	2 16	2 11	2 07	-----
54	2 20	2 25	2 30	2 26	2 28	2 35	2 29	2 23	-----
55	2 40	2 51	2 50	2 45	2 58	2 58	2 49	2 42	-----

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
†All above \$20,000 is reinsured. See latter part of book for Term Rates.

NATIONAL LIFE INS. CO. OF U. S. OF A., CHICAGO, ILL

Premium Rates (Nonparticipating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3¼% Reserve.

Commuted Value, \$1.

Age of Insured.	LIFE.				Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE.				Reduced Premium.
	Age of Beneficiary.					Age of Beneficiary.				
	25	35	45	55		25	35	45	55	
21	\$32 66	\$30 64	\$28 97	\$27 89	\$27 44	\$47 54	\$44 66	\$42 42	\$41 13	\$41 13
22	33 34	31 27	29 58	28 49	28 03	48 30	45 36	43 11	41 81	41 81
23	34 05	31 93	30 21	29 11	28 65	49 10	46 11	43 81	42 50	42 50
24	34 79	32 62	30 87	29 75	29 29	49 93	46 88	44 55	43 22	43 22
25	35 58	33 35	31 57	30 44	29 97	50 81	47 69	45 33	43 99	43 99
26	36 43	34 13	32 31	31 16	30 69	51 72	48 53	46 13	44 77	44 77
27	37 31	34 94	33 08	31 92	31 44	52 68	49 41	46 97	45 59	45 59
28	38 25	35 80	33 90	32 71	32 23	53 68	50 32	47 83	46 43	46 43
29	39 25	36 70	34 75	33 55	33 06	54 74	51 28	48 74	47 32	47 32
30	40 31	37 67	35 66	34 44	33 94	55 85	52 28	49 68	48 24	48 24
31	41 44	38 69	36 63	35 37	34 87	57 02	53 33	50 67	49 20	49 20
32	42 65	39 77	37 64	36 36	35 85	58 25	54 43	51 70	50 20	50 20
33	43 93	40 92	38 71	37 40	36 88	59 54	55 58	52 77	51 24	51 24
34	45 29	42 14	39 85	38 50	37 97	60 91	56 79	53 90	52 33	52 33
35	46 75	43 44	41 06	39 67	39 13	62 36	58 07	55 08	53 47	53 47
36	48 30	44 82	42 33	40 90	40 35	63 87	59 41	56 30	54 65	54 65
37	49 97	46 29	43 69	42 22	41 65	65 49	60 83	57 61	55 91	55 91
38	51 74	47 86	45 13	43 60	43 02	67 20	62 32	58 97	57 21	57 21
39	53 64	49 53	46 66	45 07	44 47	69 01	63 90	60 39	58 58	58 58
40	55 67	51 32	48 29	46 63	46 01	70 93	65 57	61 90	60 02	60 02
41	57 85	53 24	50 04	48 30	47 66	72 97	67 35	63 50	61 54	61 54
42	60 19	55 29	51 89	50 06	49 40	75 14	69 22	65 18	63 13	63 13
43	62 69	57 48	53 87	51 94	51 25	77 45	71 23	66 97	64 82	64 82
44	65 39	59 84	55 99	53 95	53 23	79 91	73 36	68 86	66 60	66 60
45	68 27	62 37	58 25	56 09	55 33	82 55	75 64	70 88	68 49	68 49
46	71 37	65 08	60 68	58 37	57 57	85 35	78 07	73 02	70 49	70 49
47	74 71	68 00	63 27	60 80	59 96	88 34	80 67	75 30	72 62	72 62
48	78 29	71 14	66 05	63 41	62 51	91 54	83 45	77 74	74 88	74 88
49	82 12	74 50	69 02	66 18	65 22	94 96	86 42	80 33	77 28	77 28
50	86 23	78 10	72 20	69 13	68 11	98 61	89 60	83 11	79 83	79 83
51	90 65	81 98	75 62	72 30	71 20	102 51	93 01	86 07	82 56	82 56
52	95 39	86 14	79 27	75 68	74 49	106 68	96 66	89 24	85 46	85 46
53	100 46	90 61	83 19	79 28	78 00	111 15	100 57	92 64	88 56	88 56
54	105 90	95 40	87 38	83 13	81 74	115 94	104 78	96 29	91 89	91 89
55	111 75	100 56	91 89	87 26	85 75	121 08	109 30	100 21	95 45	95 45
56	118 00	106 09	96 72	91 67	90 02	126 59	114 17	104 42	99 28	99 28
57	124 71	112 04	101 89	96 38	94 58	132 52	119 42	108 97	103 39	103 39
58	131 92	118 44	107 47	101 44	99 47	138 89	125 07	113 87	107 81	107 81
59	139 65	125 31	113 45	106 85	104 69	145 76	131 18	119 18	112 58	112 58
60	147 95	132 70	119 88	112 66	110 28	153 15	137 78	124 95	117 73	117 73

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Participating). Adopted Jan. 1, 1901.

LIFE OPTION POLICIES.						ENDOWMENT BONDS.—Continuous Annual Premiums.							RENEW-ABLE TERM. May, 1907.	
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.
20	\$18 73	\$46 35	\$84 40	\$28 54	\$72 81	\$101 56	\$65 94	\$48 89	\$38 07	\$31 46	\$26 99	\$23 90	\$11 41	\$11 60
21	19 13	47 04	84 92	28 99	77 65	101 77	66 13	48 49	38 19	31 59	27 14	24 08	11 48	11 69
22	19 56	47 76	85 46	29 45	88 14	101 98	66 27	48 60	38 31	31 73	27 30	24 27	11 56	11 78
23	20 00	48 49	86 03	29 92	88 82	102 20	66 37	48 71	38 43	31 87	27 48	24 48	11 64	11 88
24	20 46	49 26	86 61	30 41	89 68	102 43	66 48	48 83	38 57	32 03	27 66	24 71	11 73	11 98
25	20 95	50 05	87 21	30 92	400 70	102 65	66 59	48 95	38 71	32 20	27 87	24 96	11 83	12 10
26	21 46	50 87	87 83	31 45	406 98	102 76	66 71	49 09	38 87	32 38	28 09	25 23	11 93	12 22
27	21 99	51 72	88 47	32 00	413 37	102 88	66 84	49 24	39 03	32 58	28 33	25 53	12 04	12 36
28	22 56	52 59	89 14	32 57	419 99	103 01	66 98	49 39	39 21	32 80	28 60	26 85	12 16	12 50
29	23 15	53 50	89 83	33 17	426 82	103 14	67 13	49 56	39 41	33 03	28 89	26 21	12 29	12 66
30	23 77	54 48	40 55	33 78	433 84	103 38	67 29	49 74	39 62	33 29	29 20	26 59	12 43	12 84
31	24 42	55 40	41 30	34 43	441 10	103 43	67 46	49 94	39 86	33 57	29 55	27 02	12 58	13 03
32	25 11	56 40	42 07	35 09	448 57	103 69	67 64	50 15	40 11	33 88	29 93	27 48	12 74	13 24
33	25 84	57 44	42 87	35 79	456 27	103 77	67 84	50 38	40 39	34 22	30 34	27 98	12 92	13 47
34	26 60	58 52	43 70	36 51	464 21	103 95	68 05	50 63	40 69	34 59	30 80	28 53	13 12	13 72
35	27 41	59 63	44 57	37 27	472 36	104 15	68 28	50 90	41 02	35 00	31 30	29 13	13 34	14 00
36	28 26	60 78	45 47	38 06	480 78	104 37	68 53	51 20	41 39	35 45	31 85	29 79	13 58	14 31
37	29 16	61 98	46 41	38 89	489 43	104 60	68 80	51 53	41 79	35 94	32 45	30 50	13 84	14 65
38	30 11	63 22	47 38	39 76	498 32	104 85	69 10	51 89	42 23	36 49	33 11	31 27	14 13	15 04
39	31 11	64 50	48 40	40 66	507 46	105 12	69 43	52 29	42 72	37 08	33 83	32 11	14 45	15 47
40	32 18	65 83	49 46	41 62	516 35	105 42	69 78	52 72	43 25	37 74	34 62	33 03	14 81	15 96
41	33 31	67 21	50 56	42 62	526 50	105 74	70 18	53 20	43 85	38 46	35 48	34 01	15 20	16 50
42	34 51	68 64	51 72	43 68	536 40	106 10	70 61	53 74	44 50	39 26	36 42	35 08	15 64	17 13
43	35 78	70 13	52 93	44 79	546 56	106 49	71 09	54 33	45 22	40 13	37 45	36 24	16 14	17 84
44	37 13	71 68	54 21	45 97	556 98	106 92	71 62	54 98	46 02	41 10	38 58	37 49	16 71	18 64
45	38 56	73 30	55 54	47 21	567 65	107 43	72 21	55 70	46 90	42 16	39 80	38 84	17 36	19 54
46	40 09	74 98	56 95	48 53	578 59	107 93	72 86	56 50	47 87	43 32	41 13	40 30	18 11	20 56
47	41 72	76 74	58 42	49 93	589 77	108 52	73 58	57 33	48 95	44 59	42 58	41 86	18 96	21 70
48	43 45	78 57	59 98	51 42	601 16	109 17	74 38	58 36	50 18	45 96	44 18	43 55	19 92	22 38
49	45 30	80 48	61 62	53 00	612 80	109 89	75 27	59 44	51 43	47 51	45 85	45 86	21 01	24 42
50	47 27	82 48	63 35	54 69	624 62	110 68	76 24	60 63	52 87	49 17	47 69	47 30	22 24	26 07
51	49 36	84 56	65 18	56 48	636 62	111 56	77 32	61 94	54 44	50 97	49 67	49 88	23 60	27 78
52	51 59	86 78	67 11	58 39	648 80	112 52	78 50	63 39	56 16	52 94	51 81	51 60	25 13	29 74
53	53 96	89 00	69 15	60 43	661 13	113 57	79 80	64 97	58 04	55 07	54 12	53 97	26 82	31 91
54	56 50	91 37	71 31	62 62	673 59	114 74	81 24	66 72	60 09	57 38	56 59	56 50	28 70	34 31
55	59 20	93 86	73 61	64 96	686 17	116 02	83 32	68 64	62 34	59 39	59 26	59 20	30 79	36 96
56	62 09	96 46	76 05	67 47	698 88	117 42	84 56	70 75	64 78	62 61	62 12	.....	33 10	39 88
57	65 17	99 20	78 65	70 16	711 57	118 97	86 48	73 06	67 45	65 54	65 18	.....	35 66	43 10
58	68 46	102 08	81 42	73 05	724 39	120 67	88 59	75 59	70 36	68 72	68 47	.....	38 49	46 64
59	71 98	105 11	84 39	76 16	737 21	123 54	90 91	78 33	73 53	72 15	71 98	.....	41 62	50 59
60	75 75	108 32	87 56	79 52	750 06	124 60	93 47	81 40	76 97	75 34	75 75	.....	45 07	54 80
61	79 77	111 71	90 97	83 13	762 90	126 87	96 28	84 72	80 71	79 39	.....	.....	48 88	59 49
62	84 08	115 30	94 62	87 02	775 69	129 36	99 37	88 35	84 77	84 11	.....	.....	53 08	64 62
63	88 70	119 12	98 55	91 23	788 44	132 11	102 75	92 31	89 18	88 71	.....	.....	57 71	70 29
64	93 55	123 19	102 77	95 78	801 09	135 14	106 46	96 65	93 96	93 65	.....	.....	62 82	76 25
65	98 95	127 53	107 32	100 71	813 64	138 47	110 53	101 33	99 14	98 95	.....	.....	68 43	82 38

For semi-annual rates multiply annual by .51.
For quarterly rates multiply annual by .23.

Premium Rates (Participating) for Initial Payment of \$190.00 and \$10.00

Monthly Income for 20 Years Certain, with Extra Rates to Continue
the Income to Beneficiary During Life.

American 3% Reserve.

Commuted Value, \$2,000.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
20	37 46	\$5 08	\$3 08	\$1 46	\$0 42	\$57 08	\$7 20	\$4 12	\$1 78	\$0 44	\$96 78	\$5 08	\$3 08	\$1 46	\$0 42
21	38 26	5 16	3 14	1 46	42	57 98	7 30	4 20	1 78	44	96 98	5 16	3 14	1 46	42
22	39 12	5 24	3 18	1 48	42	58 90	7 40	4 22	1 80	44	97 20	5 24	3 18	1 48	42
23	40 00	5 34	3 22	1 52	42	59 81	7 52	4 28	1 82	44	97 42	5 34	3 22	1 52	42
24	40 92	5 46	3 26	1 52	42	60 82	7 64	4 32	1 84	48	97 66	5 46	3 26	1 52	42
25	41 90	5 58	3 30	1 54	42	61 84	7 78	4 38	1 86	48	97 90	5 58	3 30	1 54	42
26	42 92	5 70	3 36	1 56	42	62 90	7 94	4 44	1 90	48	98 18	5 70	3 36	1 56	42
27	43 98	5 84	3 42	1 58	44	64 00	8 08	4 52	1 90	50	98 48	5 84	3 42	1 58	44
28	45 12	6 00	3 50	1 58	44	65 14	8 24	4 58	1 92	50	98 78	6 00	3 50	1 58	44
29	46 30	6 14	3 56	1 64	48	66 34	8 44	4 68	1 96	50	99 12	6 14	3 56	1 64	48
30	47 54	6 34	3 66	1 66	48	67 56	8 62	4 74	1 98	50	99 43	6 34	3 66	1 66	48
31	48 84	6 54	3 76	1 70	48	68 86	8 86	4 84	2 04	50	99 88	6 54	3 76	1 70	48
32	50 22	6 76	3 86	1 74	50	70 18	9 10	4 96	2 06	52	100 30	6 76	3 86	1 74	50
33	51 68	7 00	3 96	1 78	50	71 58	9 40	5 08	2 10	52	100 76	7 00	3 96	1 78	50
34	53 20	7 30	4 08	1 82	50	73 02	9 70	5 22	2 16	54	101 26	7 30	4 08	1 82	50
35	54 82	7 60	4 22	1 86	50	74 54	10 08	5 38	2 20	54	101 80	7 60	4 22	1 86	50
36	56 52	7 96	4 40	1 92	50	76 12	10 46	5 58	2 30	56	102 40	7 96	4 40	1 92	50
37	58 32	8 34	4 58	1 96	52	77 78	10 86	5 76	2 36	56	103 06	8 34	4 58	1 96	52
38	60 22	8 76	4 78	2 06	54	79 52	11 34	6 00	2 44	60	103 78	8 76	4 78	2 06	54
39	62 22	9 22	4 98	2 12	56	81 32	11 82	6 24	2 50	60	104 58	9 22	4 98	2 12	56
40	64 36	9 70	5 24	2 20	60	83 24	12 34	6 48	2 58	62	105 44	9 70	5 24	2 20	60
41	66 62	10 26	5 52	2 30	60	85 24	12 92	6 76	2 68	64	106 40	10 26	5 52	2 30	60
42	69 02	10 86	5 84	2 42	62	87 36	13 56	7 08	2 76	66	107 48	10 86	5 84	2 42	62
43	71 56	11 52	6 16	2 52	66	89 58	14 24	7 42	2 90	70	108 66	11 52	6 16	2 52	66
44	74 26	12 26	6 54	2 68	68	91 94	15 00	7 82	3 04	74	109 96	12 26	6 54	2 68	68
45	77 12	13 12	6 96	2 84	74	94 42	15 32	8 26	3 24	78	111 40	13 12	6 96	2 84	74
46	80 18	14 00	7 44	3 02	76	97 06	16 74	8 76	3 44	82	113 00	14 00	7 44	3 02	76
47	83 44	14 98	7 98	3 22	80	99 86	17 72	9 30	3 66	88	114 76	14 98	7 98	3 22	80
48	86 90	16 04	8 58	3 44	86	102 34	18 76	9 90	3 90	92	116 72	16 04	8 58	3 44	86
49	90 60	17 13	9 22	3 70	90	106 00	19 92	10 56	4 14	96	118 88	17 18	9 22	3 70	90
50	94 54	18 42	9 94	4 00	96	109 38	21 14	11 32	4 44	1 04	121 26	18 42	9 94	4 00	96
51	98 72	19 78	10 74	4 30	1 04	112 96	22 48	12 12	4 74	1 12	123 88	19 78	10 74	4 30	1 04
52	103 18	21 11	11 64	4 68	1 12	116 78	23 92	13 02	5 12	1 18	126 78	21 24	11 64	4 68	1 12
53	107 92	22 84	12 62	5 06	1 20	120 86	25 46	13 96	5 52	1 28	129 94	22 84	12 62	5 06	1 20
54	113 00	24 56	13 66	5 52	1 32	125 24	27 10	14 96	5 96	1 38	133 44	24 56	13 66	5 52	1 32
55	118 40	26 48	14 82	6 00	1 44	129 92	28 88	16 04	6 42	1 52	137 28	26 48	14 82	6 00	1 44
56	124 18	28 52	16 04	6 54	1 58	134 94	30 82	17 24	6 94	1 66	141 50	28 52	16 04	6 54	1 58
57	130 34	30 74	17 44	7 16	1 74	140 32	32 92	18 56	7 54	1 82	146 12	30 74	17 44	7 16	1 74
58	136 92	33 10	18 94	7 84	1 90	146 10	35 20	20 04	8 22	1 96	151 18	33 10	18 94	7 84	1 90
59	143 96	35 64	20 60	8 58	2 08	152 32	37 62	21 66	8 96	2 16	156 72	35 64	20 60	8 58	2 08
60	151 50	38 38	22 44	9 44	2 30	159 04	40 22	23 46	9 78	2 36	162 80	38 38	22 44	9 44	2 30

LIFE ANNUITY RATES.

NEW ENGLAND MUTUAL LIFE INS. CO., BOSTON, MASS. 689

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for each \$1,000 Insurance (Participating). Adopted January 1, 1908.

Age at Issue.	LIFE.							ENDOWMENT. Continuous Annual Premiums.					TERM. Renewable and Convertible.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.
20	\$18 50	\$45 50	\$33 80	\$28 10	\$24 70	\$22 60	\$372 50	100 10	\$64 80	\$47 50	\$37 40	\$30 90	\$11 60	\$11 70
21	18 90	46 20	34 30	28 50	25 10	23 00	377 50	100 20	64 90	47 60	37 50	31 10	11 60	11 80
22	19 30	46 90	34 90	29 00	25 50	23 40	383 00	100 30	65 00	47 70	37 60	31 20	11 70	11 90
23	19 70	47 60	35 40	29 40	26 00	23 70	388 50	100 40	65 10	47 80	37 80	31 30	11 80	12 00
24	20 20	48 30	36 00	29 90	26 40	24 20	394 00	100 50	65 20	47 90	37 90	31 50	11 90	12 10
25	20 70	49 10	36 60	30 40	26 90	24 60	400 00	100 60	65 30	48 10	38 00	31 70	12 00	12 30
26	21 20	49 90	37 20	30 90	27 30	25 00	406 00	100 70	65 40	48 20	38 20	31 90	12 10	12 40
27	21 80	50 30	37 80	31 50	27 80	25 50	412 50	100 80	65 50	48 30	38 40	32 00	12 20	12 50
28	22 30	51 60	38 50	32 10	28 30	26 00	419 00	100 90	65 70	48 50	38 50	32 30	12 30	12 70
29	22 90	52 50	39 10	32 60	28 80	26 50	425 50	101 00	65 80	48 70	38 70	32 50	12 50	12 80
30	23 50	53 40	39 90	33 20	29 40	27 00	432 50	101 20	66 00	48 80	39 00	32 80	12 60	13 00
31	24 10	54 40	40 60	33 90	30 00	27 60	439 50	101 30	66 20	49 00	39 20	33 00	12 70	13 20
32	24 80	55 40	41 40	34 50	30 60	28 20	447 00	101 50	66 40	49 30	39 40	33 30	12 90	13 40
33	25 50	56 40	42 10	35 20	31 30	28 80	454 50	101 70	66 60	49 50	39 70	33 70	13 10	13 60
34	26 20	57 40	43 00	35 90	31 90	29 50	462 00	101 90	66 80	49 70	40 00	34 10	13 30	13 90
35	27 00	58 50	43 80	36 70	32 60	30 10	470 00	102 10	67 00	50 00	40 30	34 50	13 50	14 20
36	27 90	59 70	44 70	37 50	33 40	30 90	478 50	102 30	67 30	50 30	40 70	34 90	13 70	14 50
37	28 30	60 30	45 60	38 30	34 10	31 60	487 00	102 50	67 50	50 60	41 10	35 40	14 00	14 80
38	29 70	62 10	46 60	39 10	34 90	32 50	495 50	102 80	67 80	51 00	41 50	35 90	14 30	15 20
39	30 70	63 80	47 60	40 00	35 80	33 30	504 50	103 00	68 10	51 40	42 00	36 50	14 60	15 70
40	31 70	64 60	48 60	41 00	36 70	34 20	513 50	103 30	68 50	51 80	42 60	37 20	15 00	16 10
41	32 30	65 00	49 70	41 90	37 70	.....	523 00	103 70	68 90	52 30	.....	37 90	15 40	16 70
42	34 00	67 40	50 90	43 00	38 70	.....	532 50	104 00	69 30	52 80	.....	38 70	15 80	17 30
43	35 30	68 90	52 00	44 10	39 80	.....	542 50	104 40	69 80	53 40	.....	39 50	16 30	18 00
44	36 60	70 40	53 30	45 20	40 90	.....	553 00	104 80	70 30	54 10	.....	40 50	16 90	18 30
45	38 00	72 00	54 60	46 30	42 10	.....	563 50	105 30	70 90	54 80	.....	41 50	17 60	19 30
46	39 50	73 60	56 00	47 30	43 40	.....	574 00	105 80	71 60	55 60	.....	42 70	18 30	20 30
47	41 10	75 40	57 50	48 20	44 80	.....	585 00	106 40	72 30	56 40	.....	43 90	19 20	21 30
48	42 80	77 20	59 00	50 60	46 30	.....	596 00	107 10	73 10	57 40	.....	45 30	20 10	22 20
49	44 70	79 00	60 60	52 20	47 90	.....	607 50	107 80	73 90	58 50	.....	46 80	21 30	24 70
50	46 60	81 00	62 30	53 80	49 60	.....	619 00	108 60	74 90	59 60	.....	48 40	22 50	26 30
51	48 60	83 10	64 10	55 60	.....	.....	630 50	109 50	76 00	60 90	.....	.....	23 90	28 10
52	50 30	85 20	66 00	57 50	.....	.....	642 50	110 40	77 30	62 40	.....	.....	25 40	30 10
53	53 20	87 40	68 00	59 50	.....	.....	654 50	111 50	78 40	63 90	.....	.....	27 10	32 20
54	55 70	89 80	70 20	61 70	.....	.....	667 00	112 60	79 90	65 70	.....	.....	29 00	34 70
55	58 30	92 20	72 40	64 00	.....	.....	679 00	113 90	81 40	67 60	.....	.....	31 10	37 30
56	61 20	94 80	.....	.....	.....	.....	691 50	115 30	83 20	.....	.....	.....	33 50	40 30
57	64 20	97 50	.....	.....	.....	.....	704 00	116 80	85 00	.....	.....	.....	36 00	43 30
58	67 50	100 30	.....	.....	.....	.....	716 50	118 50	87 10	.....	.....	.....	38 90	47 10
59	70 90	103 80	.....	.....	.....	.....	729 00	120 40	89 40	.....	.....	.....	42 00	51 00
60	74 60	106 50	.....	.....	.....	.....	741 50	122 40	92 00	.....	.....	.....	45 50	55 30
61	78 60	109 30	.....	.....	.....	.....	754 00	124 60	94 70	.....	.....	.....	.....	.....
62	82 30	113 40	.....	.....	.....	.....	766 50	127 10	97 80	.....	.....	.....	.....	.....
63	87 40	117 10	.....	.....	.....	.....	779 00	129 80	101 10	.....	.....	.....	.....	.....
64	92 30	121 10	.....	.....	.....	.....	791 50	132 80	104 80	.....	.....	.....	.....	.....
65	97 50	125 40	.....	.....	.....	.....	804 00	136 10	108 80	.....	.....	.....	.....	.....

For policies containing Disability clause addition of 10c to \$6.50 is made according to age of insured and form of policy.

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with interest at 6 per cent per annum for the time of deferred payments only.

(Limit \$50,000)

Premium Rates, Including Total Disability (Participating) for \$1,000.
 American 8 per cent Adopted May 11, 1914

Age.	LIFE				ENDOWMENT.			
	Ord.	10 P.	15 P.	20 P.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
20	\$18 70	\$45 60	\$33 90	\$28 20	\$64 95	\$47 65	\$37 55	\$31 05
21	19 10	46 30	34 40	28 60	65 05	47 75	37 65	31 25
22	19 50	47 00	35 00	29 10	65 15	47 85	37 75	31 35
23	19 90	47 70	35 50	29 50	65 30	47 95	37 95	31 45
24	20 40	48 40	36 10	30 00	65 40	48 05	38 05	31 65
25	20 95	49 20	36 70	30 55	65 50	48 30	38 20	31 90
26	21 45	50 00	37 30	31 05	65 60	48 40	38 40	32 10
27	22 05	50 90	37 95	31 65	65 70	48 50	38 60	32 20
28	22 55	51 70	38 65	32 25	65 90	48 70	38 70	32 50
29	23 20	52 65	39 25	32 75	66 00	48 90	38 90	32 70
30	23 80	53 55	40 05	33 35	66 25	49 05	39 25	33 05
31	24 40	54 55	40 75	34 05	66 45	49 25	39 45	33 25
32	25 15	55 55	41 55	34 70	66 65	49 55	39 65	33 55
33	25 85	56 55	42 25	35 40	66 85	49 75	39 95	34 00
34	26 60	57 55	43 20	36 10	67 05	50 00	40 30	34 40
35	27 40	58 70	44 00	36 90	67 30	50 30	40 60	34 85
36	28 35	59 90	44 90	37 75	67 60	50 60	41 05	35 30
37	29 25	61 00	45 85	38 55	67 85	50 95	41 45	35 80
38	30 20	62 30	46 85	39 40	68 15	51 35	41 90	36 35
	31 25	63 55	47 85	40 30	68 45	51 80	42 45	37 00
39	32 25	64 85	48 90	41 35	68 90	52 20	43 10	37 75
40	33 40	66 25	50 00	42 25	69 30	52 75	43 65	38 50
41	34 65	67 70	51 25	43 40	69 75	53 30	44 40	39 35
42	36 00	69 20	52 40	44 55	70 30	53 95	45 15	40 20
43	37 35	70 75	53 70	45 70	70 85	54 70	46 05	41 25
44								
45	38 85	72 40	55 05	47 10	71 50	55 50	47 00	42 35
46	40 40	74 00	56 50	48 45	72 25	56 40	48 00	43 60
47	42 10	75 85	58 10	49 95	73 00	57 30	49 20	44 90
48	43 85	77 70	59 65	51 50	73 90	58 40	50 50	46 40
49	45 85	79 60	61 35	53 20	74 80	59 60	51 80	47 95
50	47 85	81 65	63 15	54 95	75 90	60 85	53 40	49 70
51	50 00	83 80	65 10	56 90	77 20	62 30	-----	-----
52	52 35	86 00	67 20	58 95	78 60	64 00	-----	-----
53	54 90	88 35	69 40	61 15	80 00	65 65	-----	-----
54	57 60	90 90	71 85	63 55	81 75	67 65	-----	-----
55	60 40	93 50	74 30	66 05	83 55	69 75	-----	-----
56	63 55	96 40	77 00	-----	85 65	-----	-----	-----
57	66 80	99 45	79 90	-----	87 75	-----	-----	-----
58	70 45	102 65	83 00	-----	90 25	-----	-----	-----
59	74 25	106 20	86 40	-----	92 95	-----	-----	-----
60	78 35	110 05	89 95	-----	96 00	-----	-----	-----
61	82 90	113 95	-----	-----	-----	-----	-----	-----
62	87 70	118 25	-----	-----	-----	-----	-----	-----
63	92 95	122 70	-----	-----	-----	-----	-----	-----
64	98 70	127 60	-----	-----	-----	-----	-----	-----

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with interest at 6 per cent per annum for the time of deferred payments only.

See latter part of book for term rates.

Largest Amount of Insurance it will write on a Single Life, \$300,000 Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE (*Adopted March, 1899.)							ENDOWMENT—Continuous Annual Premiums. (*Adopted January 1, 1903)				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
15	\$17 40	\$44 62	\$33 03	\$27 34	\$24 02	\$21 88	363 10	100 60	\$65 17	\$47 79	\$37 64	\$31 10
16	17 73	45 22	33 48	27 72	24 36	22 20	367 85	100 78	65 31	47 92	37 76	31 22
17	18 07	45 85	33 95	28 12	24 71	22 52	372 77	100 97	65 46	48 05	37 88	31 35
18	18 44	46 49	34 44	28 53	25 08	22 86	377 84	101 16	65 61	48 18	38 01	31 48
19	18 81	47 16	34 94	28 95	25 46	23 21	383 08	101 36	65 77	48 33	38 15	31 63
20	19 21	47 85	35 46	29 39	25 85	23 58	388 50	101 57	65 93	48 48	38 30	31 77
21	19 62	48 56	36 00	29 84	26 26	23 95	394 08	101 78	66 11	48 63	38 45	31 93
22	20 06	49 30	36 55	30 31	26 68	24 36	399 84	102 01	66 29	48 79	38 61	32 10
23	20 51	50 06	37 13	30 80	27 12	24 77	406 77	102 24	66 47	48 96	38 78	32 28
24	20 99	50 85	37 73	31 31	27 57	25 19	411 91	102 48	66 67	49 14	38 95	32 46
25	21 49	51 67	38 35	31 83	28 05	25 64	418 23	102 73	66 87	49 33	39 14	32 67
26	22 01	52 51	38 98	32 37	28 54	26 11	424 76	102 99	67 08	49 53	39 34	32 88
27	22 56	53 38	39 65	32 94	29 05	26 59	431 49	103 26	67 30	49 73	39 55	33 12
28	23 14	54 28	40 33	33 52	29 58	27 10	438 43	103 54	67 53	49 95	39 78	33 37
29	23 74	55 21	41 05	34 13	30 14	27 63	445 59	103 83	67 78	50 18	40 02	33 63
30	24 38	56 18	41 78	34 76	30 72	28 19	452 96	104 14	68 03	50 43	40 28	33 93
31	25 05	57 18	42 55	35 42	31 32	28 77	460 57	104 45	68 30	50 69	40 55	34 24
32	25 75	58 21	43 34	36 11	31 96	29 38	468 41	104 79	68 58	50 96	40 85	34 58
33	26 50	59 28	44 16	36 82	32 62	30 02	476 49	105 13	68 88	51 26	41 18	34 95
34	27 28	60 38	45 02	37 56	33 31	30 70	484 81	105 49	69 19	51 57	41 52	35 36
35	28 11	61 53	45 91	38 34	34 02	31 42	493 37	105 87	69 52	51 91	41 90	35 80
36	28 98	62 71	46 83	39 15	34 80	32 17	502 21	106 27	69 88	52 28	42 31	36 28
37	29 90	63 94	47 79	40 00	35 60	32 97	511 29	106 69	70 25	52 67	42 76	36 81
38	30 88	65 21	48 79	40 89	36 45	33 81	520 64	107 13	70 65	53 10	43 24	37 38
39	31 91	66 53	49 83	41 81	37 34	34 70	530 24	107 59	71 08	53 55	43 77	38 01
40	33 01	67 90	50 92	42 79	38 28	35 65	540 12	108 07	71 54	54 06	44 35	38 70
41	34 16	69 32	52 06	43 82	39 28	.....	550 27	108 59	72 04	54 60	44 99	39 45
42	35 39	70 79	53 24	44 90	40 33	.....	560 69	109 14	72 58	55 20	45 68	40 28
43	36 70	72 32	54 49	46 04	41 45	.....	571 39	109 72	73 16	55 85	46 44	41 19
44	38 08	73 91	55 79	47 25	42 65	.....	582 38	110 35	73 80	56 56	47 28	42 19
45	39 55	75 57	57 16	48 52	43 92	.....	593 64	111 03	74 48	57 34	48 21	43 28
46	41 12	77 30	58 60	49 87	45 27	.....	605 16	111 75	75 24	58 20	49 22	.....
47	42 79	79 10	60 11	51 31	46 72	.....	616 95	112 54	76 06	59 14	50 33	.....
48	44 57	80 98	61 71	52 83	48 27	.....	629 00	113 38	76 95	60 17	51 56	.....
49	46 46	82 95	63 39	54 45	49 93	.....	641 29	114 29	77 93	61 31	52 90	.....
50	48 48	84 99	65 16	56 17	51 70	.....	653 82	115 28	79 00	62 55	54 37	.....
51	50 62	87 12	67 03	58 01	.....	.....	666 54	116 31	80 16	63 91	55 98	.....
52	52 91	89 35	69 01	59 97	.....	.....	679 44	117 48	81 43	65 41	57 75	.....
53	55 35	91 68	71 10	62 06	.....	.....	692 54	118 71	82 81	67 05	59 67	.....
54	57 95	94 11	73 31	64 29	.....	.....	705 77	120 04	84 33	68 84	61 77	.....
55	60 72	96 66	75 66	66 69	.....	.....	719 16	121 48	85 92	70 81	64 07	.....
56	63 68	99 33	78 16	69 26	.....	.....	732 67	123 05	87 79	72 97	.....	.....
57	66 84	102 13	80 82	72 01	.....	.....	746 29	124 74	89 77	76 32	.....	.....
58	70 22	105 08	83 66	74 98	.....	.....	759 99	126 58	91 94	77 91	.....	.....
59	73 83	108 19	86 69	78 16	.....	.....	773 75	128 58	94 33	80 73	.....	.....
60	77 69	111 47	89 91	81 60	.....	.....	787 55	130 76	96 91	83 82	.....	.....
61	81 82	114 94	93 43	.....	.....	.....	801 38	133 14	99 80	.....	.....	.....
62	86 24	118 62	97 17	.....	.....	.....	815 20	135 73	102 94	.....	.....	.....
63	90 97	122 53	101 18	.....	.....	.....	829 01	138 57	106 37	.....	.....	.....
64	96 05	126 69	105 51	.....	.....	.....	842 77	141 68	110 14	.....	.....	.....
65	101 48	131 13	110 17	.....	.....	.....	856 47	145 08	114 25	.....	.....	.....

For semi-annual rates multiply by 1.04 and divide by 2.

For quarterly rates multiply by 1.06 and divide by 4.

*Rates ages 15 to 20 inclusive adopted January 1, 1903.

Largest Amount of Insurance it will write on a Single Life, \$50,000
Premiums for Each \$1,000 Insurance (Participating)
Adopted December, 1912

FOR ANNUAL DIVIDEND POLICIES INCLUDING WAIVER OF PREMIUM
AND INSTALLMENT DISABILITY BENEFITS

Age at Issue	LIFE						ENDOWMENTS Continuous Annual Premiums							10 Premiums 15 Year Endowment	10 Premiums 20 Year Endowment
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years		
15	\$17 65	\$45 01	\$33 82	\$27 00	\$24 26	\$22 11	\$100 84	\$65 34	\$47 98	\$37 82	\$31 28	\$26 84	\$23 70	\$89 88	\$80 82
16	17 99	45 62	33 78	27 99	24 61	22 44	101 03	65 50	48 12	37 95	31 41	26 97	23 85	90 07	81 03
17	18 34	46 27	34 27	28 41	24 97	22 77	101 24	65 67	48 26	38 08	31 55	27 13	24 01	90 28	81 24
18	18 72	46 92	34 77	28 83	25 35	23 12	101 44	65 84	48 40	38 23	31 69	27 28	24 19	90 49	81 46
19	19 10	47 80	35 29	29 26	25 74	23 49	101 66	66 02	48 56	38 38	31 86	27 45	24 38	90 71	81 68
20	19 51	48 31	35 82	29 71	26 14	23 87	101 88	66 19	48 72	38 54	32 01	27 62	24 59	90 94	81 93
21	19 93	49 03	36 37	30 18	26 56	24 25	102 10	66 38	48 88	38 70	32 18	27 80	24 81	91 17	82 18
22	20 38	49 79	36 93	30 66	26 99	24 67	102 35	66 57	49 06	38 88	32 37	28 01	25 04	91 42	82 43
23	20 84	50 56	37 53	31 16	27 44	25 09	102 59	66 76	49 24	39 06	32 56	28 22	25 29	91 67	82 70
24	21 34	51 36	38 14	31 68	27 91	25 52	102 84	66 97	49 44	39 24	32 76	28 45	25 55	91 93	82 97
25	21 85	52 20	38 77	32 21	28 41	25 99	103 10	67 19	49 64	39 45	32 99	28 70	25 84	92 20	83 26
26	22 38	53 05	39 41	32 76	28 91	26 48	103 37	67 41	49 85	39 66	33 22	28 97	26 14	92 48	83 55
27	22 95	53 94	40 09	33 34	29 44	26 98	103 66	67 65	50 07	39 89	33 48	29 27	26 48	92 78	83 87
28	23 54	54 85	40 78	33 93	29 98	27 51	103 95	67 89	50 30	40 14	33 75	29 58	26 83	93 08	84 19
29	24 15	55 79	41 52	34 56	30 56	28 06	104 25	68 16	50 55	40 40	34 03	29 91	27 22	93 40	84 54
30	24 81	56 78	42 27	35 21	31 16	28 64	104 58	68 43	50 82	40 68	34 36	30 27	27 65	93 73	84 90
31	25 50	57 80	43 06	35 89	31 78	29 24	104 91	68 72	51 10	40 98	34 69	30 66	28 10	94 08	85 28
32	26 22	58 85	43 87	36 60	32 44	29 87	105 27	69 02	51 40	41 31	35 06	31 09	28 60	94 45	85 68
33	26 99	59 94	44 71	37 33	33 13	30 54	105 64	69 35	51 73	41 67	35 46	31 55	29 15	94 84	86 10
34	27 79	61 06	45 59	38 09	33 85	31 25	106 03	69 69	52 07	42 04	35 90	32 05	29 74	95 25	86 55
35	28 65	62 23	46 51	38 90	34 59	31 99	106 44	70 05	52 44	42 46	36 37	32 60	30 38	95 68	87 03
36	29 55	63 44	47 46	39 75	35 40	32 76	106 87	70 44	52 85	42 91	36 88	33 19	.....	96 13	87 53
37	30 50	64 70	48 45	40 64	36 23	33 59	107 33	70 85	53 29	43 40	37 43	33 84	.....	96 62	88 07
38	31 51	66 00	49 48	41 57	37 12	34 45	107 81	71 29	53 77	43 92	38 02	34 54	.....	97 13	88 65
39	32 57	67 35	50 55	42 53	38 04	35 36	108 31	71 77	54 28	44 49	38 68	35 31	.....	97 67	89 25
40	33 71	68 76	51 68	43 55	39 01	36 33	108 84	72 28	54 83	45 10	39 40	36 16	.....	98 25	89 91
41	34 90	70 22	52 87	44 62	40 04	.....	109 41	72 84	55 42	45 77	40 17	.....	.....	98 86	90 61
42	36 17	71 73	54 11	45 74	41 12	.....	110 02	73 45	56 07	46 49	41 03	.....	.....	99 51	91 37
43	37 52	73 30	55 43	46 92	42 27	.....	110 67	74 11	56 77	47 27	41 97	.....	.....	100 21	92 18
44	38 95	74 35	56 79	48 17	43 50	.....	111 37	74 83	57 52	48 14	43 00	.....	.....	100 98	93 06
45	40 47	76 68	58 22	49 48	44 80	.....	112 14	75 59	58 34	49 10	44 12	.....	.....	101 81	94 02
46	42 10	78 49	59 71	50 87	46 19	.....	112 98	76 42	59 23	50 14	.....	.....	.....	102 73	95 07
47	43 84	80 39	61 27	52 34	47 68	.....	113 91	77 31	60 20	51 28	.....	.....	.....	103 74	96 21
48	45 69	82 38	62 92	53 90	49 27	.....	114 89	78 26	61 26	52 55	.....	.....	.....	104 83	97 45
49	47 66	84 45	64 65	55 56	50 98	.....	115 93	79 28	62 43	53 93	.....	.....	.....	105 98	98 78
50	49 77	86 58	66 46	57 32	52 80	.....	117 03	80 38	63 70	55 45	.....	.....	.....	107 18	100 18
51	52 01	88 78	68 36	59 20	.....	.....	118 17	81 54	65 09	57 12	.....	.....	.....	108 42	101 63
52	54 41	91 05	70 87	61 20	.....	.....	119 35	82 81	66 62	58 95	.....	.....	.....	109 73	103 16
53	56 98	93 39	72 48	63 34	.....	.....	120 60	84 19	68 29	60 94	.....	.....	.....	111 13	104 79
54	59 68	95 83	74 70	65 62	.....	.....	121 94	85 71	70 11	63 12	.....	.....	.....	112 63	106 55
55	62 58	98 38	77 06	68 07	.....	.....	123 38	87 36	72 11	65 50	.....	.....	.....	114 26	108 45

For semi-annual rates multiply by 1.04 and divide by 2.

For quarterly rates multiply by 1.06 and divide by 4.

For policies without disability benefits make reduction of 17c to \$1.20 per \$1,000 according to age of insured and form of policy.

**Largest Amount of Insurance it Will Write on a Single Life,
\$25,000. Annual Premiums per \$1,000 for Endowments
Payable at Age 85, 80, 75 or 70.**

**Accelerative Endowment Plan With Disability and Double
Indemnity Benefits.**

Adopted September, 1915.

Age at Issue.	Continuous Payments Endowment at Age				20-Payments Endowment at Age			
	85	80	75	70	85	80	75	70
15	\$17 69	\$17 84	\$18 19	\$18 86	\$29 06	\$29 22	\$29 58	\$30 24
16	18 03	18 19	18 56	19 26	29 46	29 63	30 00	30 68
17	18 39	18 55	18 95	19 69	29 88	30 04	30 44	31 14
18	18 76	18 94	19 35	20 13	30 31	30 48	30 89	31 62
19	19 15	19 34	19 78	20 60	30 76	30 94	31 35	32 11
20	19 56	19 76	20 22	21 09	31 21	31 40	31 83	32 62
21	19 99	20 20	20 68	21 60	31 69	31 88	32 33	33 15
22	20 44	20 65	21 17	22 14	32 18	32 37	32 84	33 69
23	20 90	21 13	21 68	22 70	32 69	32 90	33 37	34 26
24	21 39	21 63	22 21	23 31	33 21	33 43	33 93	34 84
25	21 91	22 17	22 78	23 94	33 75	33 98	34 50	35 46
26	22 45	22 72	23 37	24 60	34 31	34 55	35 09	36 08
27	23 02	23 30	23 99	25 30	34 89	35 14	35 71	36 74
28	23 62	23 92	24 65	26 03	35 49	35 75	36 34	37 42
29	24 24	24 56	25 35	26 82	36 12	36 39	37 01	38 13
30	24 90	25 25	26 08	27 65	36 77	37 05	37 70	38 86
31	25 60	25 97	26 85	28 52	37 45	37 74	38 41	39 63
32	26 33	26 72	27 66	29 45	38 16	38 46	39 16	40 42
33	27 10	27 52	28 52	30 43	38 89	39 20	39 93	41 24
34	27 92	28 36	29 42	31 48	39 65	39 98	40 73	42 11
35	28 78	29 24	30 38	32 60	40 45	40 79	41 58	43 01
36	29 69	30 18	31 40	33 79	41 30	41 65	42 47	43 96
37	30 65	31 18	32 49	35 06	42 18	42 55	43 41	44 95
38	31 66	32 24	33 63	36 41	43 10	43 48	44 39	45 99
39	32 74	33 35	34 86	37 85	44 06	44 46	45 40	47 09
40	33 87	34 54	36 16	39 40	45 07	45 48	46 46	48 23
41	35 08	35 79	37 54	.....	46 12	46 55	47 59	.....
42	36 36	37 12	39 02	.....	47 23	47 69	48 76	.....
43	37 72	38 55	40 61	.....	48 39	48 87	49 99	.....
44	39 18	40 07	42 80	.....	49 62	50 12	51 29	.....
45	40 74	41 69	44 12	.....	50 91	51 44	52 66	.....
46	42 39	43 42	.....	.....	52 28	52 83	.....	.....
47	44 14	45 27	.....	.....	53 71	54 31	.....	.....
48	46 01	47 24	.....	.....	55 24	55 86	.....	.....
49	48 00	49 34	.....	.....	56 87	57 52	.....	.....
50	50 13	51 59	.....	.....	58 60	59 27	.....	.....
51	52 40	.....	.....	.....	60 45	.....	.....	.....
52	54 82	.....	.....	.....	62 41	.....	.....	.....
53	57 42	.....	.....	.....	64 51	.....	.....	.....
54	60 19	.....	.....	.....	66 76	.....	.....	.....
55	63 16	.....	.....	.....	69 17	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for Each \$1,000 Insurance (Nonparticipating.)

Whole Life and 20 Pay Life rates adopted February 4, 1907; 15 Pay Life, January 1, 1908; all other forms adopted September 1, 1909.

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	30 Years.
21	\$15 84	\$37 47	\$27 61	\$23 67	\$311 11	\$91 61	\$58 16	\$41 85	\$27 10
22	16 19	38 08	28 08	24 07	316 04	91 66	58 22	41 93	27 20
23	16 57	38 71	28 55	24 48	321 13	91 72	58 29	42 00	27 30
24	16 96	39 37	29 03	24 90	326 42	91 77	58 35	42 08	27 43
25	17 37	40 04	29 55	25 35	331 88	91 83	58 42	42 15	27 54
26	17 80	40 75	30 08	25 81	337 56	91 90	58 50	42 24	27 69
27	18 26	41 48	30 63	26 29	343 43	91 97	58 58	42 35	27 84
28	18 73	42 24	31 20	26 79	349 50	92 05	58 67	42 45	28 01
29	19 24	43 02	31 80	27 31	355 79	92 13	58 76	42 56	28 19
30	19 77	43 84	32 42	27 86	362 30	92 22	58 87	42 69	28 39
31	20 33	44 69	33 06	28 42	369 03	92 30	58 98	42 83	28 62
32	20 92	45 57	33 72	29 01	375 99	92 41	59 10	42 98	28 86
33	21 54	46 48	34 42	29 63	383 19	92 51	59 23	43 13	29 14
34	22 20	47 43	35 14	30 27	390 64	92 64	59 37	43 32	29 44
35	22 89	48 41	35 90	30 94	398 34	92 76	59 53	43 52	29 77
36	23 63	49 42	36 68	31 65	406 30	92 90	59 70	43 73	30 14
37	24 41	50 49	37 50	32 38	414 52	93 06	59 90	43 98	30 55
38	25 23	51 59	38 36	33 16	423 00	93 22	60 10	44 25	31 01
39	26 10	52 72	39 24	33 97	431 75	93 40	60 34	44 54	31 50
40	27 03	53 91	40 18	34 82	440 78	93 60	60 59	44 88	32 05
41	28 01	55 14	41 15	35 71	450 09	93 82	60 88	45 25	32 67
42	29 05	56 42	42 17	36 66	459 69	94 07	61 21	45 67	33 34
43	30 16	57 76	43 24	37 65	469 57	94 34	61 56	46 13	34 10
44	31 34	59 14	44 36	38 71	479 75	94 65	61 97	46 65	34 92
45	32 60	60 60	45 53	39 82	490 20	94 99	62 41	47 22	35 84
46	33 94	62 10	46 78	41 00	500 95	95 39	62 91	47 86	36 84
47	35 36	63 67	48 07	42 25	511 98	95 82	63 48	48 57	37 96
48	36 88	65 32	49 45	43 59	523 28	96 30	64 11	49 37	39 16
49	38 51	67 02	50 89	45 00	534 83	96 84	64 81	50 26	40 49
50	40 23	68 81	52 42	46 51	546 63	97 45	65 59	51 23	41 93
51	42 07	70 67	54 02	48 11	558 65	98 12	66 44	52 32	.....
52	44 04	72 61	55 72	49 81	570 87	98 86	67 39	53 51	.....
53	46 13	74 64	57 51	51 63	583 27	99 68	68 45	54 84	.....
54	48 36	76 75	59 40	53 58	595 87	100 59	69 62	56 29	.....
55	50 75	78 96	61 41	55 67	608 61	101 60	70 91	57 91	.....
56	53 29	81 28	63 55	57 90	621 49	102 71	72 34	59 68	.....
57	56 01	83 70	65 83	60 29	634 49	103 94	73 93	61 63	.....
58	58 92	86 24	68 25	62 86	647 57	105 30	75 67	63 77	.....
59	62 03	88 92	70 82	65 63	660 73	106 80	77 60	66 12	.....
60	65 35	91 75	73 59	68 60	673 94	108 46	79 74	68 71	.....

*For policies without Disability Benefits make reduction of 25c per \$1,000 Insurance.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

Premium Rates (Nonparticipating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3½% Reserve.

Commuted Value, \$1,754.00.

Age of Insured.	LIFE.						20-PREMIUMS LIFE.						20-YEAR ENDOWMENT.					
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.		Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.		Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	
	25	35	45	55			25	35	45	55			25	35	45	55		
20	\$32 13	\$30 24	\$28 65	\$27 62	\$27 19		\$47 43	\$44 69	\$42 53	\$41 31	\$40 85		\$99 49	\$94 06	\$90 73	\$89 34	\$73 30	
21	32 80	30 85	29 24	28 21	27 78		48 17	45 38	43 22	41 98	41 52		99 08	93 48	90 05	88 64	73 40	
22	33 49	31 52	29 89	28 83	28 40		48 96	46 13	43 95	42 68	42 22		98 75	92 94	89 44	88 00	73 55	
23	34 24	32 20	30 57	29 49	29 06		49 78	46 90	44 67	43 40	42 94		98 39	92 39	88 79	87 33	73 67	
24	35 03	32 94	31 26	30 18	29 75		50 63	47 68	45 42	44 13	43 67		98 02	91 85	88 13	86 65	73 81	
25	35 87	33 71	32 01	30 93	30 47		51 52	48 52	46 24	44 94	44 46		97 71	91 33	87 49	86 00	73 98	
26	36 72	34 53	32 78	31 68	31 22		52 47	49 37	47 07	45 75	45 27		97 42	90 82	86 86	85 35	74 09	
27	37 67	35 39	33 61	32 49	32 03		53 45	50 29	47 93	46 59	46 11		97 20	90 38	86 30	84 74	74 28	
28	38 63	36 28	34 46	33 31	32 85		54 48	51 24	48 84	47 47	46 99		97 00	89 97	85 74	84 16	74 46	
29	39 70	37 25	35 38	34 23	33 75		55 56	52 22	49 77	48 40	47 90		96 80	89 56	85 21	83 60	74 65	
30	40 80	38 28	36 34	35 16	34 68		56 72	53 29	50 77	49 37	48 87		96 69	89 23	84 74	83 08	74 88	
31	41 97	39 33	37 34	36 14	35 66		57 91	54 30	51 77	50 35	49 85		96 62	88 92	84 29	82 58	75 12	
32	43 22	40 46	38 42	37 19	36 69		59 18	55 49	52 85	51 38	50 88		96 60	88 68	83 91	82 15	75 39	
33	44 55	41 67	39 53	38 28	37 78		60 51	56 70	53 96	52 50	51 97		96 62	88 49	83 54	81 77	75 65	
34	45 97	42 95	40 74	39 44	38 94		61 92	57 94	55 13	53 62	53 09		96 74	88 38	83 27	81 45	75 98	
35	47 47	44 28	42 00	40 68	40 15		63 39	59 26	56 36	54 82	54 27		96 92	88 35	83 09	81 22	76 33	
36	49 08	45 75	43 35	41 98	41 45		64 97	60 67	57 67	56 06	55 51		97 17	88 39	82 97	81 02	76 70	
37	50 81	47 28	44 79	43 37	42 82		66 63	62 12	59 00	57 37	56 79		97 52	88 54	82 95	80 96	77 14	
38	52 63	48 91	46 29	44 80	44 23		68 41	63 68	60 44	58 74	58 16		97 96	88 77	83 01	80 95	77 61	
39	54 59	50 65	47 89	46 36	45 78		70 26	65 32	61 93	60 18	59 58		98 50	89 11	83 19	81 05	78 12	
40	56 67	52 50	49 59	48 01	47 41		72 23	67 05	63 52	61 69	61 07		99 17	89 57	83 47	81 26	78 72	
41	58 92	54 48	51 41	49 75	49 13		74 33	68 88	65 18	63 26	62 64		99 91	90 15	83 86	81 55	79 37	
42	61 32	56 61	53 35	51 60	50 96		76 56	70 85	66 94	64 95	64 30		100 85	90 89	84 88	82 01	80 11	
43	63 89	58 88	55 42	53 57	52 90		78 93	72 93	68 80	66 74	66 04		101 86	91 71	85 04	82 57	80 91	
44	66 63	61 33	57 61	55 67	54 97		81 48	75 15	70 80	68 62	67 90		103 06	92 74	85 85	83 28	81 82	
45	69 61	63 95	59 99	57 90	57 18		84 17	77 50	72 89	70 58	69 84		104 42	93 91	86 83	84 11	82 82	
46	72 78	66 75	62 51	60 30	59 53		87 05	80 02	75 15	72 70	71 91		105 98	95 25	87 95	85 12	83 95	
47	76 18	69 75	65 19	62 84	62 02		90 14	82 73	77 54	74 95	74 11		107 72	96 78	89 27	86 29	85 19	
48	79 83	72 97	68 10	65 55	64 69		93 45	85 63	80 11	77 35	76 46		109 70	98 54	90 79	87 65	86 59	
49	83 77	76 45	71 20	68 46	67 55		96 95	88 70	82 82	79 87	78 93		111 92	100 55	92 51	89 20	88 16	
50	87 98	80 16	74 50	71 54	70 56		100 73	92 02	85 73	82 59	81 58		114 37	102 75	94 42	90 92	89 86	
51	92 46	84 13	78 04	74 85	73 79		104 73	95 56	88 84	85 46	84 38		117 11	105 23	96 59	92 87	91 77	
52	97 31	88 43	81 83	78 38	77 25		109 04	99 35	92 17	88 52	87 37		120 16	107 99	98 99	95 03	93 86	
53	102 49	93 01	85 88	82 13	80 91		113 65	103 40	95 74	91 81	90 56		123 53	111 02	101 66	97 44	96 19	
54	108 00	97 92	90 22	86 16	84 82		118 58	107 78	99 57	95 32	93 98		127 22	114 38	104 61	100 07	98 73	
55	113 98	103 25	94 92	90 46	89 02		123 88	112 51	103 70	99 09	97 65		131 35	118 11	107 88	103 01	101 57	
56	120 33	108 90	99 90	95 05	93 47		129 57	117 54	108 14	103 14	101 56		133 88	122 22	111 80	106 26	104 63	
57	127 16	114 99	105 27	99 94	98 24		135 65	122 98	112 88	107 45	105 75		140 86	126 72	115 47	109 80	108 10	
58	134 50	121 57	111 08	105 22	103 35		142 20	128 86	118 01	112 13	110 26		146 34	131 70	119 82	113 72	111 85	
59	142 85	128 60	117 20	110 84	108 80		149 27	135 18	123 57	117 16	115 12		152 35	137 14	124 61	118 01	116 97	
60	150 79	136 15	123 84	116 88	114 62		156 87	141 99	129 54	122 58	120 32		158 99	143 18	129 90	122 78	120 53	

NORTHWESTERN MUTUAL LIFE, OF MILWAUKEE, WIS.

For semi-annual rates take 51 per cent of annual.
For quarterly rates take 25.76 per cent of annual.
*Convertible within seven years.

(Limit \$100,000)

**Extra Annual Premiums per \$1,000 of Insurance for
Waiver of Premiums in Event of Total and Per-
manent Disability of Insured Before Attain-
ing Age of 60. (Nonparticipating.)**

American 3 per cent.

Adopted January, 1916.

NORTHWESTERN MUTUAL LIFE INS. CO., MILWAUKEE, WIS. 699

**Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates to Continue the Income
to Beneficiary During Life.**

American 3% Reserve. Commuted Value, \$1,840.00.

Age of Insured.	LIFE.				20-PREMIUMS LIFE.				20-YR. END'T.			
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income to Insured for Life.
		Age of Beneficiary.					Age of Beneficiary.					
		25	35	45	55		25	35	45	55		
16	.....	.....	.....	.....	\$49 13	\$7 05	\$4 08	\$1 75	\$0 44	\$88 17	\$24 60	
17	.....	.....	.....	.....	49 88	7 12	4 12	1 75	44	88 41	23 59	
18	.....	.....	.....	.....	50 54	7 19	4 16	1 75	44	88 65	22 56	
19	.....	.....	.....	.....	51 28	7 27	4 20	1 77	44	88 82	21 51	
20	.....	.....	.....	.....	52 05	7 34	4 28	1 78	46	88 98	20 44	
21	\$34 52	\$5 24	\$3 20	\$1 49	\$0 42	52 86	7 43	4 27	1 80	46	89 15	19 38
22	35 29	5 34	3 24	1 51	42	53 69	7 53	4 31	1 82	46	89 31	18 31
23	36 06	5 48	3 28	1 53	44	54 56	7 64	4 34	1 84	46	89 50	17 24
24	36 93	5 54	3 31	1 55	44	55 44	7 76	4 40	1 86	48	89 70	16 17
25	37 81	5 67	3 37	1 56	44	56 36	7 91	4 45	1 90	48	89 90	15 11
26	38 73	5 80	3 42	1 58	44	57 32	8 06	4 51	1 91	48	90 12	14 04
27	39 69	5 94	3 48	1 60	46	58 31	8 22	4 58	1 93	50	90 38	12 99
28	40 70	6 09	3 55	1 62	46	59 34	8 39	4 66	1 95	50	90 64	11 96
29	41 77	6 26	3 62	1 66	48	60 41	8 57	4 75	1 99	50	90 91	10 97
30	42 89	6 44	3 72	1 69	48	61 53	8 78	4 84	2 02	52	91 21	9 97
31	44 07	6 64	3 81	1 73	48	62 69	9 00	4 93	2 06	52	91 54	9 02
32	45 32	6 86	3 92	1 77	50	63 88	9 26	5 04	2 10	53	91 89	8 10
33	46 63	7 12	4 03	1 80	50	65 14	9 55	5 17	2 13	53	92 28	7 23
34	48 01	7 42	4 16	1 84	52	66 44	9 88	5 32	2 19	55	92 70	6 38
35	49 46	7 75	4 31	1 90	52	67 80	10 25	5 48	2 24	55	93 18	5 61
36	50 99	8 10	4 47	1 95	52	69 24	10 64	5 67	2 32	57	93 67	4 86
37	52 62	8 48	4 66	2 01	53	70 73	11 06	5 87	2 39	57	94 24	4 18
38	54 34	8 91	4 86	2 08	55	72 28	11 52	6 09	2 47	59	94 85	3 55
39	56 16	9 37	5 08	2 15	57	73 91	12 02	6 33	2 54	61	95 53	2 98
40	58 07	9 88	5 34	2 24	59	75 62	12 55	6 59	2 61	63	96 29	2 47
41	60 11	10 43	5 61	2 34	61	77 43	13 14	6 88	2 70	64	97 12	1 99
42	62 27	11 04	5 92	2 45	63	79 32	13 78	7 19	2 82	68	98 05	1 58
43	64 57	11 72	6 27	2 58	66	81 33	14 48	7 54	2 96	72	99 07	1 23
44	66 99	12 48	6 66	2 72	70	83 44	15 25	7 95	3 11	75	100 21	94
45	69 59	13 32	7 08	2 89	74	85 69	16 10	8 41	3 29	79	101 48	70
46	72 35	14 24	7 56	3 07	77	88 04	17 02	8 91	3 50	85	102 87	49
47	75 29	15 24	8 11	3 28	81	90 56	18 01	9 46	3 72	88	104 42	34
48	78 42	16 30	8 72	3 51	86	93 23	19 08	10 06	3 96	94	106 15	22
49	81 75	17 46	9 38	3 77	92	96 68	20 24	10 75	4 21	99	108 06	13
50	85 30	18 78	10 12	4 07	99	99 10	21 51	11 50	4 51	1 05	110 16	07
51	89 07	20 11	10 33	4 38	1 07	102 32	22 87	12 33	4 84	1 12	112 48	.....
52	93 10	21 60	11 33	4 75	1 14	105 74	24 32	13 23	5 21	1 20	115 04	.....
53	97 39	23 22	12 32	5 15	1 23	109 42	25 89	14 19	5 51	1 29	117 87	.....
54	101 95	24 99	13 39	5 61	1 34	113 34	27 56	15 22	6 05	1 40	120 98	.....
55	106 83	26 92	15 05	6 11	1 47	117 54	29 32	16 32	6 53	1 53	124 40	.....
56	112 06	29 00	16 32	6 66	1 62	122 05	31 35	17 54	7 07	1 67	128 16	.....
57	117 61	31 24	17 72	7 29	1 77	126 89	33 49	18 88	7 67	1 84	132 28	.....
58	123 56	33 65	19 26	7 99	1 93	132 09	35 79	20 37	8 35	2 01	136 80	.....
59	129 90	36 25	20 96	8 76	2 12	137 69	38 25	22 02	9 11	2 19	141 77	.....
60	136 69	39 04	22 82	9 60	2 34	143 70	40 90	23 85	9 95	2 39	147 20	.....

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	\$2,412	\$2,437	\$2,449 50	\$41 45	\$20 51	\$10 20
4	2,408	2,433	2,445 50	41 52	20 55	10 22
5	2,401	2,426	2,438 50	41 64	20 61	10 25
6	2,398	2,418	2,430 50	41 78	20 67	10 28
7	2,384	2,409	2,421 50	41 94	20 75	10 32
8	2,373	2,398	2,410 50	42 14	20 85	10 37
9	2,362	2,387	2,399 50	42 33	20 94	10 41
10	2,350	2,375	2,387 50	42 55	21 05	10 47
11	2,337	2,362	2,374 50	42 78	21 16	10 52
12	2,324	2,349	2,361 50	43 02	21 28	10 58
13	2,311	2,336	2,348 50	43 27	21 40	10 64
	2,298	2,323	2,335 50	43 51	21 52	10 70
15	2,284	2,309	2,321 50	43 78	21 65	10 76
16	2,270	2,295	2,307 50	44 05	21 78	10 83
17	2,255	2,280	2,292 50	44 34	21 92	10 90
18	2,240	2,265	2,277 50	44 64	22 07	10 97
19	2,225	2,250	2,262 50	44 94	22 22	11 04
20	2,209	2,234	2,246 50	45 26	22 38	11 12
21	2,193	2,218	2,230 50	45 59	22 54	11 20
22	2,176	2,201	2,213 50	45 95	22 71	11 29
23	2,159	2,184	2,196 50	46 31	22 89	11 38
24	2,141	2,166	2,178 50	46 70	23 08	11 47
25	2,123	2,148	2,160 50	47 10	23 27	11 57
26	2,104	2,129	2,141 50	47 52	23 48	11 67
27	2,085	2,110	2,122 50	47 96	23 69	11 77
28	2,065	2,090	2,102 50	48 42	23 92	11 89
29	2,044	2,069	2,081 50	48 92	24 16	12 01
30	2,022	2,047	2,059 50	49 45	24 42	12 13
31	2,000	2,025	2,037 50	50 00	24 69	12 26
32	1,977	2,002	2,014 50	50 58	24 97	12 41
33	1,954	1,979	1,991 50	51 17	25 26	12 55
34	1,930	1,955	1,967 50	51 81	25 57	12 70
35	1,905	1,930	1,942 50	52 49	25 90	12 87
36	1,880	1,905	1,917 50	53 19	26 24	13 03
37	1,854	1,879	1,891 50	53 93	26 60	13 21
38	1,827	1,852	1,864 50	54 73	26 99	13 40
39	1,799	1,824	1,836 50	55 58	27 41	13 61
40	1,770	1,795	1,807 50	56 49	27 85	13 83
41	1,741	1,766	1,778 50	57 43	28 31	14 05
42	1,711	1,736	1,748 50	58 44	28 80	14 29
43	1,680	1,705	1,717 50	59 52	29 32	14 55
44	1,648	1,673	1,685 50	60 67	29 88	14 83

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	\$1,616	\$1,641	\$1,653 50	\$61 88	\$30 46	\$15 11
46	1,583	1,608	1,620 50	63 17	31 09	15 42
47	1,549	1,574	1,586 50	64 55	31 76	15 75
48	1,515	1,540	1,552 50	66 00	32 46	16 10
49	1,480	1,505	1,517 50	67 56	33 22	16 47
50	1,444	1,469	1,481 50	69 25	34 03	16 87
51	1,408	1,433	1,445 50	71 02	34 89	17 29
52	1,372	1,397	1,409 50	72 88	35 79	17 73
53	1,336	1,361	1,373 50	74 85	36 73	18 20
54	1,299	1,324	1,336 50	76 98	37 76	18 70
55	1,262	1,287	1,299 50	79 23	38 85	19 23
56	1,225	1,250	1,262 50	81 63	40 00	19 80
57	1,188	1,213	1,225 50	84 17	41 22	20 39
58	1,151	1,176	1,188 50	86 88	42 51	21 03
59	1,114	1,139	1,151 50	89 76	43 89	21 71
60	1,077	1,102	1,114 50	92 85	45 37	22 43
61	1,040	1,065	1,077 50	96 15	46 94	23 20
62	1,004	1,029	1,041 50	99 60	48 59	24 00
63	969	994	1,006 50	103 19	50 30	24 83
64	935	960	972 50	106 95	52 08	25 70
65	901	926	938 50	110 98	53 99	26 63
66	868	893	905 50	115 20	55 99	27 60
67	835	861	873 50	119 61	58 07	28 62
68	804	829	841 50	124 87	60 31	29 70
69	775	800	812 50	129 03	62 50	30 76
70	748	773	785 50	133 68	64 68	31 82
71	723	748	760 50	138 81	66 84	32 87
72	699	724	736 50	143 06	69 06	33 94
73	676	701	713 50	147 92	71 32	35 03
74	655	680	692 50	152 67	73 52	36 10
75	635	660	672 50	157 48	75 75	37 17
76	615	640	652 50	162 60	78 12	38 31
77	597	622	634 50	167 50	80 38	39 40
78	579	604	616 50	172 71	82 78	40 5
79	562	587	599 50	177 92	85 17	41 70
80	546	571	583 50	183 15	87 56	42 84

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES.—FEMALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	\$2,489	\$2,514	\$2,526 50	\$40 17	\$19 88	\$ 9 89
4	2,484	2,509	2,521 50	40 25	19 92	9 94
5	2,477	2,502	2,514 50	40 37	19 98	9 94
6	2,469	2,494	2,506 50	40 50	20 04	9 97
7	2,459	2,484	2,496 50	40 66	20 12	10 01
8	2,449	2,474	2,486 50	40 83	20 21	10 05
9	2,438	2,463	2,475 50	41 01	20 30	10 09
10	2,426	2,451	2,463 50	41 22	20 39	10 14
11	2,414	2,439	2,451 50	41 42	20 50	10 19
12	2,401	2,426	2,438 50	41 64	20 61	10 25
13	2,388	2,413	2,425 50	41 87	20 72	10 30
14	2,375	2,400	2,412 50	42 13	20 83	10 36
15	2,362	2,387	2,399 50	42 33	20 94	10 41
16	2,349	2,374	2,386 50	42 57	21 06	10 47
17	2,335	2,360	2,372 50	42 82	21 18	10 53
18	2,321	2,346	2,358 50	43 08	21 31	10 59
19	2,306	2,331	2,343 50	43 36	21 45	10 66
20	2,291	2,316	2,328 50	43 64	21 58	10 73
21	2,276	2,301	2,313 50	43 93	21 72	10 80
22	2,260	2,285	2,297 50	44 24	21 88	10 88
23	2,243	2,268	2,280 50	44 58	22 04	10 96
24	2,226	2,251	2,263 50	44 92	22 21	11 04
25	2,209	2,234	2,246 50	45 26	22 38	11 12
26	2,191	2,216	2,228 50	45 64	22 56	11 21
27	2,172	2,197	2,209 50	46 04	22 75	11 31
28	2,152	2,177	2,189 50	46 46	22 96	11 41
29	2,132	2,157	2,169 50	46 90	23 18	11 52
30	2,111	2,136	2,148 50	47 37	23 40	11 63
31	2,090	2,115	2,127 50	47 84	23 64	11 75
32	2,068	2,093	2,105 50	48 35	23 88	11 87
33	2,046	2,071	2,083 50	48 87	24 14	11 99
34	2,023	2,048	2,060 50	49 43	24 41	12 13
35	2,000	2,025	2,037 50	50 00	24 69	12 26
36	1,976	2,001	2,013 50	50 60	24 98	12 41
37	1,951	1,976	1,988 50	51 25	25 30	12 57
38	1,925	1,950	1,962 50	51 94	25 64	12 73
39	1,899	1,924	1,936 50	52 65	25 98	12 90
40	1,872	1,897	1,909 50	53 41	26 35	13 09
41	1,844	1,869	1,881 50	54 22	26 75	13 28
42	1,816	1,841	1,853 50	55 06	27 15	13 48
43	1,787	1,812	1,824 50	55 95	27 59	13 70
44	1,759	1,782	1,794 50	56 91	28 05	13 93

LIFE ANNUITY RATES.—FEMALES.

FEBRUARY 1, 1899.

Age at Birth-day.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.
45	\$1,727	\$1,752	\$1,764 50	\$57 90	\$28 53	\$14 16
46	1,696	1,721	1,733 50	58 96	29 05	14 42
47	1,665	1,690	1,702 50	60 06	29 58	14 68
48	1,633	1,658	1,670 50	61 23	30 15	14 96
49	1,601	1,626	1,638 50	62 46	30 75	15 25
50	1,569	1,594	1,606 50	63 73	31 36	15 56
51	1,536	1,561	1,573 50	65 10	32 03	15 88
52	1,502	1,527	1,539 50	66 57	32 74	16 23
53	1,468	1,493	1,505 50	68 11	33 48	16 60
54	1,433	1,458	1,470 50	69 78	34 29	17 00
55	1,398	1,423	1,435 50	71 53	35 13	17 41
56	1,362	1,387	1,399 50	73 42	36 04	17 86
57	1,325	1,350	1,362 50	75 47	37 03	18 34
58	1,288	1,313	1,325 50	77 68	38 08	18 86
59	1,251	1,276	1,288 50	79 93	39 18	19 40
60	1,213	1,238	1,250 50	82 44	40 38	19 99
61	1,175	1,200	1,212 50	85 10	41 66	20 61
62	1,137	1,162	1,174 50	87 95	43 02	21 28
63	1,099	1,124	1,136 50	90 99	44 48	21 99
64	1,061	1,086	1,098 50	94 25	46 04	22 75
65	1,022	1,047	1,059 50	97 84	47 75	23 59
66	982	1,007	1,019 50	101 88	49 65	24 52
67	942	967	979 50	106 15	51 70	25 52
68	903	928	940 50	110 74	53 87	26 58
69	867	892	904 50	115 84	56 05	27 63
70	834	859	871 50	119 90	58 20	28 68
71	805	830	842 50	124 22	60 24	29 67
72	779	804	816 50	128 86	62 18	30 61
73	755	780	792 50	132 45	64 10	31 54
74	731	756	768 50	136 79	66 13	32 53
75	707	732	744 50	141 44	68 30	33 57
76	684	709	721 50	146 19	70 52	34 65
77	662	687	699 50	151 05	72 78	35 73
78	641	666	678 50	156 00	75 07	36 84
79	620	645	657 50	161 29	77 51	38 02
80	600	625	637 50	166 66	80 00	39 21

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

704 NORTHWESTERN NATIONAL LIFE, MINNEAPOLIS, MINN.

Largest Amount of Insurance it will write on a Single Life, \$35,000. Premiums for Each \$1,000 Insurance (Participating). Adopted Jan. 1, 1910.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums				Adopted July 1, 1912	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	30 Years.	Endowment Annuity	10-Year Renewable Term
16	.....	80 84	29 98	25 18	101 88	65 21	47 31	30 31	\$15 64	.....
17	.....	40 41	30 40	25 53	101 93	65 27	47 38	30 39	16 04	.....
18	.....	41 00	30 86	25 91	102 00	65 35	47 46	30 49	16 47	.....
19	.....	41 62	31 34	26 31	102 06	65 42	47 54	30 59	16 92	.....
20	\$18 39	42 25	31 81	26 72	102 14	65 50	47 63	30 70	17 40	\$12 03
21	18 77	42 92	32 31	27 15	102 21	65 57	47 71	30 82	17 91	12 04
22	19 16	43 60	32 84	27 58	102 28	65 66	47 81	30 94	18 46	12 06
23	19 59	44 32	33 38	28 04	102 37	65 75	47 92	31 07	19 04	12 08
24	20 03	45 06	33 94	28 53	102 45	65 85	48 02	31 22	19 66	12 11
25	20 48	45 86	34 52	29 02	102 53	65 93	48 12	31 37	20 31	12 15
26	20 97	46 62	35 13	29 54	102 63	66 05	48 25	31 55	21 01	12 19
27	21 48	47 44	35 75	30 07	102 73	66 16	48 38	31 73	21 75	12 24
28	22 01	48 29	36 41	30 64	102 85	66 29	48 52	31 94	22 55	12 30
29	22 58	49 18	37 09	31 22	102 96	66 42	48 67	32 16	23 41	12 37
30	23 18	50 11	37 81	31 83	103 09	66 57	48 85	32 40	24 32	12 46
31	23 81	51 07	38 54	32 47	103 22	66 72	49 03	32 68	25 31	12 56
32	24 47	52 07	39 30	33 13	103 37	66 88	49 23	32 97	26 38	12 67
33	25 16	53 09	40 10	33 81	103 51	67 05	49 42	33 29	27 53	12 79
34	25 90	54 16	40 93	34 53	103 68	67 25	49 67	33 65	28 76	12 94
35	26 69	55 29	41 80	35 30	103 86	67 47	49 93	34 05	30 11	13 10
36	27 51	56 44	42 69	36 09	104 06	67 69	50 20	34 47	31 57	13 40
37	28 87	57 64	43 63	36 91	104 26	67 94	50 51	34 95	33 16	13 72
38	29 30	58 89	44 62	37 78	104 49	68 22	50 85	35 48	34 91	14 08
39	30 29	60 19	45 64	38 69	104 74	68 52	51 23	36 06	36 82	14 48
40	31 32	61 54	46 71	39 65	105 01	68 85	51 65	36 70	38 94	14 94
41	32 42	62 93	47 83	40 66	105 30	69 22	52 10	37 40	41 28	15 44
42	33 59	64 40	49 01	41 73	105 64	69 64	52 62	38 19	43 88	16 03
43	34 83	65 92	50 23	42 85	105 99	70 08	53 18	39 04	46 78	16 69
44	36 17	67 51	51 53	44 05	106 40	70 60	53 82	40 00	50 07	17 43
45	37 57	69 16	52 88	45 30	106 84	71 15	54 51	41 03	53 78	18 27
46	39 07	70 89	54 32	46 62	107 34	71 77	55 28	.....	58 00	19 22
47	40 67	72 69	55 82	48 04	107 90	72 48	56 15	.....	62 90	20 30
48	42 37	74 57	57 40	49 55	108 51	73 25	57 10	.....	68 57	21 49
49	44 19	76 53	59 07	51 15	109 19	74 10	58 16	.....	75 28	22 83
50	46 14	78 58	60 84	52 84	109 95	75 05	59 33	.....	83 31	24 32
51	48 20	80 72	62 09	54 65	110 78	76 09	60 62	.....	.....	.....
52	50 39	82 95	64 65	56 58	111 70	77 23	62 03	.....	.....	.....
53	52 75	85 29	66 73	58 63	112 72	78 52	63 60	.....	.....	.....
54	55 26	87 72	68 92	60 84	113 84	79 92	65 32	.....	.....	.....
55	57 93	90 28	71 25	63 19	115 07	81 46	67 22	.....	.....	.....
56	60 78	92 96	73 73	.....	116 43	83 17	.....	.....	.....	.....
57	63 84	95 76	76 36	.....	117 92	85 05	.....	.....	.....	.....
58	67 08	98 70	79 16	.....	119 57	87 12	.....	.....	.....	.....
59	70 58	101 80	82 15	.....	121 39	89 41	.....	.....	.....	.....
60	74 31	105 09	85 35	.....	123 40	91 93	.....	.....	.....	.....

For policies containing Disability Benefits addition of 15c to \$1.83 is made according to age and form of policy. For semi-annual rates, multiply by 1.04 and divide by 2. For quarterly rates, multiply by 1.06 and divide by 4.

(Limit \$25,000).

Premium Rates, Including Total Disability (Participating) for \$1,000.
American 3½ per cent Adopted July 1, 1912

Age.	LIFE.				ENDOWMENT.			
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	30 Yr.
16	\$17 28	\$39 99	\$30 13	\$25 33	\$102 09	\$65 39	\$47 51	\$30 51
17	17 60	40 56	30 55	25 68	102 14	65 45	47 58	30 59
18	17 93	41 15	31 01	26 06	102 21	65 53	47 66	30 69
19	18 27	41 77	31 49	26 46	102 27	65 60	47 74	30 79
20	18 64	42 40	31 96	26 87	102 35	65 68	47 83	30 90
21	19 03	43 07	32 46	27 30	102 42	65 75	47 91	31 02
22	19 43	43 77	33 01	27 75	102 49	65 86	48 01	31 15
23	19 87	44 48	33 54	28 20	102 60	65 95	48 12	31 28
24	20 31	45 22	34 10	28 71	102 68	66 06	48 22	31 44
25	20 77	46 02	34 70	29 20	102 76	66 14	48 32	31 60
26	21 27	46 80	35 31	29 74	102 86	66 28	48 46	31 79
27	21 79	47 61	35 94	30 26	102 98	66 39	48 60	31 98
28	22 33	48 48	36 60	30 85	103 10	66 53	48 75	32 20
29	22 91	49 36	37 30	31 43	103 22	66 68	48 92	32 43
30	23 52	50 28	38 01	32 05	103 37	66 83	49 11	32 69
31	24 16	51 25	38 75	32 70	103 50	66 99	49 31	33 00
32	24 83	52 26	39 53	33 38	103 66	67 17	49 52	33 31
33	25 53	53 27	40 32	34 07	103 81	67 35	49 73	33 66
34	26 29	54 34	41 16	34 80	104 00	67 57	50 00	34 06
35	27 09	55 48	42 05	35 58	104 18	67 81	50 29	34 48
36	27 93	56 64	42 96	36 49	104 41	68 05	50 58	34 93
37	28 82	57 85	43 91	37 22	104 62	68 33	50 91	35 44
38	29 79	59 11	44 91	38 12	104 88	68 64	51 28	36 01
39	30 82	60 43	45 95	39 06	105 16	68 97	51 70	36 62
40	31 83	61 80	47 05	40 05	105 44	69 31	52 16	37 30
41	33 02	63 28	48 20	41 12	105 76	69 71	52 67	38 04
42	34 24	64 72	49 41	42 26	106 13	70 18	53 25	38 87
43	35 53	66 27	50 68	43 44	106 52	70 66	53 88	39 77
44	36 92	67 89	52 03	44 71	106 97	71 24	54 59	40 78
45	38 38	69 58	53 44	46 02	107 45	71 85	55 35	-----
46	39 95	71 35	54 07	47 42	108 00	72 57	56 19	-----
47	41 62	73 20	56 58	48 92	108 62	73 39	57 14	-----
48	43 40	75 14	58 27	50 51	109 31	74 27	58 17	-----
49	45 31	77 18	60 05	52 21	110 07	75 23	59 32	-----
50	47 37	79 31	61 94	53 99	110 92	76 31	60 59	-----
51	49 54	81 62	63 31	55 91	111 95	77 47	61 98	-----
52	51 84	84 03	66 01	57 97	113 08	78 75	63 50	-----
53	54 35	86 56	68 25	60 15	114 31	80 19	65 29	-----
54	57 01	89 19	70 61	62 52	115 66	81 75	67 06	-----

For semi-annual rates, multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.
See latter part of book for Term Rates.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3 3/4 % Reserve.

Commuted Value, \$1,765.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.							
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.			
	25	35	45	55		25	35	45	55		25	35	45	55				
20	37 77	36 74	34 03	32 92	32 46	35 31	35 33	34 98	34 7 66	34 7 16	113 78	108 07	104 57	108 10	102 62			
21	38 54	36 44	34 71	33 60	33 14	55 14	52 11	49 77	48 42	47 92	113 28	107 39	103 78	102 29	101 68			
22	39 29	37 17	35 42	34 28	33 52	56 00	52 94	50 56	49 18	48 68	112 82	106 71	102 08	101 51	101 08			
23	40 15	37 98	36 20	35 04	34 58	56 93	53 80	51 38	50 00	49 50	112 41	106 10	102 31	100 77	100 29			
24	41 04	38 79	36 98	35 82	35 36	57 92	54 72	52 26	50 86	50 36	111 94	105 44	101 53	99 97	99 49			
25	41 97	39 64	37 82	36 66	36 16	58 89	55 68	53 15	51 74	51 22	111 55	104 84	100 80	98 23	98 78			
26	42 93	40 58	38 70	37 51	37 02	59 96	56 59	54 10	52 68	52 14	111 19	104 25	100 08	98 49	97 98			
27	43 98	41 53	39 62	38 41	37 92	61 05	57 62	55 06	53 60	53 08	110 89	103 72	99 43	97 78	97 39			
28	45 07	42 55	40 59	39 35	38 86	62 21	58 70	56 09	54 60	54 08	110 62	103 23	98 78	97 11	96 61			
29	46 26	43 62	41 61	40 38	39 86	63 42	59 79	57 13	55 64	55 10	110 35	102 74	98 16	96 47	96 04			
30	47 50	44 77	42 70	41 44	40 92	64 71	60 98	58 24	56 72	56 18	110 22	102 40	97 65	95 91	95 38			
31	48 80	45 97	43 88	42 54	42 02	66 07	62 20	59 41	57 88	57 32	110 12	102 04	97 14	95 35	94 82			
32	50 22	47 25	45 06	43 74	43 20	67 50	63 49	60 62	59 02	58 48	110 03	101 77	96 78	94 88	94 35			
33	51 70	48 60	46 30	44 96	44 42	68 96	64 82	61 84	60 26	59 68	110 07	101 54	96 31	94 45	93 88			
34	53 28	50 03	47 68	46 26	45 72	70 55	66 28	63 18	61 54	60 96	110 20	101 43	96 08	94 12	93 58			
35	54 99	51 56	49 11	47 69	47 12	72 21	67 72	64 57	62 90	62 30	110 40	101 40	95 85	93 88	93 35			
36	56 76	53 18	50 60	49 18	48 56	73 98	69 30	66 05	64 30	63 70	110 64	101 42	95 70	93 65	93 07			
37	58 67	54 87	52 20	50 67	50 08	75 85	70 85	67 56	65 79	65 16	111 05	101 68	95 72	93 63	93 08			
38	60 73	56 73	53 91	52 31	51 72	77 81	72 68	69 16	67 31	66 68	111 55	101 90	95 82	93 65	93 04			
39	62 93	58 70	55 73	54 08	53 46	79 90	74 58	70 85	68 95	68 30	112 18	102 82	96 07	93 82	93 18			
40	65 23	60 75	57 62	55 93	55 28	82 10	76 48	72 64	70 65	69 98	112 98	102 86	96 42	94 09	93 44			
41	67 74	62 97	59 67	57 89	57 22	84 46	78 54	74 52	72 43	71 76	113 80	103 56	96 91	94 48	93 81			
42	70 45	65 38	61 88	60 00	59 30	86 98	80 77	76 63	74 37	73 66	114 87	104 42	97 55	95 05	94 37			
43	73 29	67 91	64 19	62 20	61 48	89 64	83 12	78 64	76 40	75 64	116 03	105 37	98 33	95 74	95 01			
44	76 37	70 68	66 68	64 59	63 84	92 51	85 63	80 91	78 54	77 76	117 45	106 61	99 34	96 64	95 88			
45	79 69	73 60	69 34	67 09	66 32	95 53	88 28	83 27	80 76	79 96	119 01	107 96	100 51	97 65	96 87			
46	83 20	76 61	72 16	69 79	68 96	98 73	91 09	85 80	83 14	82 28	120 81	109 54	101 84	98 86	98 01			
47	87 00	80 09	75 18	72 66	71 78	102 21	94 16	88 63	85 71	84 80	122 84	111 35	103 43	100 29	99 41			
48	91 06	83 68	78 45	75 70	74 78	105 91	97 42	91 42	88 43	87 46	125 11	113 39	105 23	101 92	100 84			
49	95 44	87 57	81 92	78 98	78 00	109 85	100 89	94 51	91 30	90 28	127 67	115 73	107 25	103 77	102 71			
50	100 15	91 76	85 63	82 49	81 44	114 07	104 60	97 77	94 36	93 36	130 51	118 31	109 52	105 84	104 78			
51	105 15	96 20	89 65	86 22	85 08	118 56	108 60	101 30	97 63	96 46	133 66	121 18	112 07	108 16	107 01			
52	110 50	100 96	93 88	90 15	88 94	123 40	112 87	105 07	101 11	99 88	137 15	124 36	114 98	110 71	109 51			
53	116 80	106 11	98 44	94 41	93 10	128 56	117 43	109 11	104 84	103 48	141 02	127 83	118 01	113 58	112 21			
54	122 46	111 62	103 35	98 98	97 54	134 10	122 37	113 45	108 84	107 38	145 27	131 78	121 49	116 71	115 31			
55	129 09	117 56	108 60	103 81	102 28	140 03	127 68	118 11	113 10	111 54	149 96	136 06	125 28	120 15	118 61			
56	136 15	123 87	114 19	108 98	107 28	146 40	133 84	123 13	117 70	.....	155 13	140 76	129 48	123 97	122 31		
57	143 77	130 69	120 24	114 51	112 68	153 22	139 46	128 48	122 59	.....	160 82	145 95	134 11	128 15	126 31		
58	151 89	137 99	126 66	120 41	118 40	160 55	146 06	134 28	127 89	.....	167 05	151 65	139 15	132 74	130 71		
59	160 65	145 87	133 61	126 77	124 58	168 43	153 14	140 53	133 57	.....	173 89	157 89	144 71	137 77	135 61		

Largest Amount of Insurance it will write on a Single Life, †\$30,000. Premiums for Each \$1,000 Insurance (Participating). Adopted Aug., 1906.

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.
21	\$19 15	\$43 93	\$33 05	\$27 75	\$347 30	\$104 77	\$87 17	\$48 85
22	19 57	44 64	33 59	28 20	352 80	104 85	87 27	48 96
23	20 01	45 38	34 16	28 69	358 50	104 95	87 38	49 08
24	20 47	46 14	34 73	29 19	364 40	105 04	87 48	49 19
25	20 93	46 93	35 35	29 71	370 50	105 13	87 58	49 31
26	21 44	47 75	35 96	30 24	376 80	105 23	87 69	49 43
27	21 98	48 61	36 62	30 79	383 35	105 35	87 82	49 57
28	22 53	49 50	37 31	31 38	390 15	105 47	87 96	49 73
29	23 12	50 41	38 01	31 98	397 15	105 60	68 10	49 90
30	23 73	51 37	38 74	32 61	404 40	105 73	68 26	50 07
31	24 39	52 36	39 51	33 28	411 95	105 87	68 42	50 27
32	25 07	53 39	40 30	33 95	419 70	106 03	68 59	50 48
33	25 80	54 46	41 13	34 68	427 75	106 19	68 79	50 70
34	26 56	55 57	41 99	35 43	436 05	106 38	69 00	50 95
35	27 38	56 73	42 89	36 22	444 65	106 57	69 23	51 23
36	28 24	57 92	43 82	37 04	453 55	106 78	69 47	51 52
37	29 13	59 17	44 80	37 90	462 70	107 01	69 74	51 85
38	30 10	60 46	45 82	38 80	472 20	107 25	70 03	52 21
39	31 12	61 80	46 87	39 74	481 95	107 51	70 35	52 60
40	32 19	63 20	47 90	40 75	492 05	107 80	70 71	53 05
41	33 34	64 65	49 18	41 79	502 45	108 12	71 10	53 53
42	34 55	66 16	50 37	42 90	513 15	108 47	71 54	54 08
43	35 85	67 75	51 65	44 08	524 15	108 86	72 02	54 67
44	37 23	69 38	52 99	45 31	535 50	109 29	72 56	55 38
45	38 69	71 11	54 40	46 62	547 20	109 76	73 15	56 07
46	40 24	72 89	55 89	47 99	559 20	110 30	73 80	56 88
47	41 91	74 76	57 45	49 47	571 50	110 89	74 54	57 79
48	43 67	76 71	59 10	51 04	584 10	111 53	75 36	58 79
49	45 56	78 75	60 84	52 71	597 00	112 26	76 26	59 90
50	47 59	80 88	62 67	54 47	610 20	113 07	77 25	61 12
51	49 73	83 10	64 59	56 35	623 60	113 94	78 34	62 47
52	52 01	85 42	66 64	58 36	637 25	114 92	79 55	63 95
53	54 45	87 84	68 80	60 49	651 10	115 99	80 89	65 59
54	57 06	90 36	71 07	62 78	665 15	117 16	82 35	67 38
55	59 83	93 03	73 50	65 23	679 40	118 48	83 98	69 37
56	62 80	95 81	76 08	67 85	693 75	119 89	85 77	71 54
57	65 97	98 72	78 82	70 66	708 25	121 46	87 74	73 92
58	69 35	101 79	81 74	73 68	722 85	123 20	89 91	76 54
59	72 99	105 02	84 85	76 92	737 55	125 11	92 30	79 40
60	76 85	108 43	88 18	80 41	752 30	127 21	94 93	82 54

*For policies without Disability Benefits reduction of 50c per \$1,000 is made.

For semi-annual rates multiply by .52. For quarterly rates multiply by .265. †All above \$10,000 reinsured.

Largest Amount of Insurance it will write on a Single Life. *\$30,000

Premiums for Each \$1,000 Insurance (Nonparticipating).

	TERM.									
	Renewable.									
	Convertible within									
	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.
21	16 76	18 27	20 88	23 59	28 09	33 45	40 76	49 43	61 54	77 73
22	16 10	18 19	20 83	23 58	28 08	33 44	40 75	49 42	61 53	77 72
23	16 48	18 54	21 22	24 34	29 02	34 58	42 30	51 38	63 89	80 21
24	16 86	19 20	21 51	24 75	29 41	35 54	43 47	52 95	65 66	82 38
25	17 28	20 00	22 34	25 20	30 16	36 61	44 86	54 73	68 81	85 81
26	17 71	20 52	23 08	25 66	30 79	37 54	46 16	56 43	71 01	88 41
27	18 17	21 06	23 44	26 18	31 05	38 29	47 25	58 12	73 19	91 19
28	18 65	21 44	24 03	26 63	31 48	39 04	48 36	59 63	75 20	93 53
29	19 15	22 04	24 39	27 14	32 11	40 06	49 46	61 33	77 70	96 43
30	19 69	22 47	24 87	27 69	32 78	40 76	50 39	62 85	79 61	99 59
31	20 24	23 03	25 38	28 24	33 44	41 61	51 52	64 08	81 24	102 81
32	20 84	23 33	25 98	28 83	34 11	42 50	53 01	65 57	83 11	106 10
33	21 46	24 06	26 51	29 44	35 01	43 88	54 38	67 84	85 38	110 00
34	22 12	24 43	27 28	30 06	35 66	44 82	55 54	69 19	87 59	114 01
35	22 80	25 13	28 03	30 74	36 34	45 83	56 59	70 34	89 52	118 24
36	23 54	25 46	28 62	31 44	37 02	46 63	57 89	71 40	91 59	122 69
37	24 33	26 15	29 21	32 17	37 79	47 53	59 04	72 57	94 10	127 36
38	25 15	26 57	29 99	32 94	38 54	48 56	60 30	73 84	96 25	132 24
39	26 02	27 53	30 83	33 74	39 38	49 67	61 62	74 81	98 44	137 34
40	26 96	28 53	31 73	34 58	40 27	50 67	62 99	75 98	100 67	142 66
41	27 94	29 58	32 68	35 47	41 21	51 76	64 38	77 15	102 94	148 20
42	28 99	30 60	33 68	36 41	42 21	52 89	65 81	78 41	105 25	153 96
43	30 10	31 76	34 73	37 39	43 26	54 06	67 28	79 76	107 60	159 94
44	31 29	32 97	35 94	38 44	44 34	55 34	68 79	81 19	110 00	166 14
45	32 56	34 23	37 21	39 54	45 46	56 66	70 34	82 70	112 45	172 56
46	33 90	35 58	38 56	40 70	46 61	58 01	71 63	84 20	114 91	179 20
47	35 32	37 03	40 01	41 94	47 80	59 40	73 15	85 89	117 42	186 06
48	36 87	38 28	41 26	43 27	49 03	60 83	74 78	87 66	120 00	193 14
49	38 52	40 00	42 58	44 67	50 31	62 31	76 34	89 51	122 63	200 54
50	40 28	41 82	44 34	46 16	51 64	63 84	77 99	91 44	125 27	208 26
51	42 10	43 54	46 16	47 74	53 01	65 41	79 84	93 39	127 96	216 30
52	44 11	45 55	48 17	49 43	54 43	67 02	81 84	95 54	130 69	224 66
53	46 23	47 67	50 29	51 23	55 90	68 78	83 99	97 89	133 46	233 34
54	48 49	49 80	52 50	53 16	57 11	70 00	85 84	100 00	136 27	242 44
55	50 92	51 55	54 76	55 23	58 38	71 21	87 99	102 11	139 12	251 96
56	53 32	54 21	57 16	57 44	60 01	72 66	90 34	104 22	142 01	261 80
57	55 28	56 37	59 23	59 80	61 89	73 96	92 77	106 33	144 94	271 96
58	57 28	58 36	61 23	62 35	63 11	75 13	94 96	108 44	147 91	282 44
59	59 28	60 35	63 23	64 09	64 38	76 34	96 34	110 55	150 92	293 24
60	61 28	62 37	65 23	65 08	65 67	77 59	98 34	112 66	153 97	304 36

*All above \$10,000 reinsured.

†For policies without Disability Benefits reduction of 50c per \$1,000 is made.
‡For semi-annual rates multiply by .52; for quarterly rates multiply by .265.

Largest Amount of Insurance it will write on a Single Life, \$60,000. Premiums for each \$1,000 Insurance. (Participating.) Adopted January, 1908.

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. — Continuous Annual Premiums.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$19 10	\$46 75	\$34 70	\$28 90	\$372 30	\$101 60	\$65 95	\$48 50	\$38 30	\$31 80
21	19 50	47 45	35 20	29 35	377 65	101 80	66 10	48 65	38 45	31 95
22	19 35	48 15	35 75	29 80	383 15	102 00	66 30	48 80	38 60	32 10
23	20 40	48 85	36 30	30 25	388 80	102 25	66 50	48 95	38 80	32 30
24	20 85	49 60	36 85	30 75	394 65	102 50	66 65	49 15	38 95	32 45
25	21 35	50 40	37 45	31 25	400 70	102 75	66 90	49 30	39 10	32 60
26	21 85	51 20	38 05	31 75	406 95	103 00	67 10	49 45	39 20	32 75
27	22 40	52 00	38 65	32 25	413 35	103 25	67 30	49 60	39 30	32 90
28	23 00	52 85	39 30	32 80	420 00	103 55	67 55	49 75	39 40	33 05
29	23 60	53 75	40 00	33 40	426 80	103 85	67 80	49 95	39 50	33 25
30	24 20	54 65	40 70	34 00	433 85	104 15	68 05	50 15	39 65	33 45
31	24 90	55 60	41 40	34 60	441 10	104 45	68 30	50 35	39 85	33 65
32	25 60	56 55	42 15	35 25	448 55	104 80	68 60	50 55	40 10	33 90
33	26 35	57 55	42 90	35 90	456 30	105 15	68 90	50 80	40 35	34 20
34	27 10	58 60	43 70	36 60	464 20	105 50	69 20	51 05	40 65	34 60
35	27 95	59 65	44 50	37 30	472 35	105 90	69 55	51 30	41 00	35 00
36	28 80	60 75	45 35	38 05	480 80	106 25	69 90	51 60	41 35	35 45
37	29 70	61 90	46 25	38 85	489 40	106 70	70 25	51 90	41 75	35 90
38	30 70	63 10	47 20	39 65	498 30	107 15	70 65	52 25	42 20	36 45
39	31 70	64 35	48 15	40 55	507 45	107 60	71 10	52 65	42 70	37 05
40	32 80	65 60	49 15	41 45	516 85	108 10	71 55	53 10	43 25	37 70
41	33 95	66 90	50 20	42 35	526 50	108 60	72 05	53 60	43 80	38 45
42	35 15	68 25	51 25	43 35	536 40	109 15	72 60	54 15	44 45	39 25
43	36 45	69 65	52 40	44 45	546 55	109 75	73 15	54 80	45 20	40 10
44	37 85	71 15	53 60	45 65	557 00	110 35	73 75	55 55	46 00	41 05
45	39 30	72 65	54 85	47 00	567 65	110 90	74 35	56 40	46 85	42 15
46	40 85	74 20	56 15	48 45	578 60	111 45	75 00	57 30	47 85	.....
47	42 50	75 85	57 60	50 00	589 75	112 05	75 80	58 25	48 90	.....
48	44 30	77 55	59 25	51 60	601 15	112 70	76 60	59 30	50 10	.....
49	46 15	79 35	61 00	53 25	612 80	113 45	77 40	60 45	51 40	.....
50	48 15	81 55	62 80	54 95	624 60	114 25	78 25	61 75	52 85	.....
51	50 30	84 00	64 70	56 70	636 65	115 15	79 20	63 15	.....	.....
52	52 60	86 50	66 75	58 55	648 80	116 10	80 30	64 65	.....	.....
53	55 00	89 10	68 95	60 60	661 15	117 15	81 60	66 25	.....	.....
54	57 60	91 75	71 30	62 90	673 60	118 35	83 15	68 00	.....	.....
55	60 35	94 35	73 85	65 50	686 15	119 65	84 90	69 95	.....	.....
56	63 30	96 95	76 60	68 30	698 85	121 05	86 80	.....	.....	.....
57	66 40	99 55	79 55	71 25	711 55	122 65	88 80	.....	.....	.....
58	69 80	102 20	82 75	74 30	724 40	124 35	90 95	.....	.....	.....
59	73 35	104 95	86 25	77 50	737 20	126 25	93 15	.....	.....	.....
60	77 30	107 85	90 00	80 80	750 05	128 35	95 50	.....	.....	.....
61	81 45	110 95	93 90	84 30	.....	130 65	98 00	.....	.....	.....

*For policies without disability benefits reduction of 15c per \$1,000 is made.

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$60,000.
Premiums for Each \$1,000 Insurance (Nonparticipating).

Age at Issue.	Whole Life \$5,000 Policy Written only for \$5,000 or \$10,000. Adopted May, 1914.	†Including Total and Permanent Disability Benefits.										10 Year Renew- able and Convert- ible Term. ***
		Continuous Ann'l Premi- um Endowment at 85. Adopted May 1914.	LIFE.			ENDOWMENT. Continuous Annual Premiums						
			10 Annual * Premiums.	15 Annual * Premiums.	20 Annual * Premiums.	* 10 Years.	* 15 Years.	* 20 Years.	* 25 Years. ****	* 30 Years. ****		
20	\$68 15	\$14 80	\$36 40	\$26 90	\$22 25	\$90 80	\$57 50	\$41 25	\$31 85	\$25 90	.....
21	69 60	15 15	36 95	27 30	22 65	90 85	57 55	41 30	31 90	25 95	\$10 25	
22	71 15	15 45	37 55	27 75	23 00	90 90	57 60	41 35	32 00	26 05	10 30	
23	72 80	15 85	38 20	28 25	23 40	90 95	57 65	41 45	32 05	26 15	10 40	
24	74 50	16 20	38 80	28 70	23 80	90 95	57 70	41 50	32 15	26 25	10 50	
25	76 25	16 60	39 50	29 20	24 20	91 00	57 75	41 60	32 25	26 35	10 60	
26	78 20	17 00	40 20	29 75	24 65	91 10	57 85	41 65	32 35	26 50	10 70	
27	80 20	17 45	40 90	30 25	25 10	91 15	57 90	41 75	32 45	26 60	10 85	
28	82 25	17 90	41 65	30 85	25 60	91 20	58 00	41 85	32 55	26 75	10 95	
29	84 50	18 40	42 40	31 40	26 10	91 30	58 05	41 95	32 70	26 95	11 10	
30	86 80	18 90	43 20	32 05	26 60	91 35	58 15	42 05	32 85	27 10	11 25	
31	89 30	19 40	44 05	32 65	27 15	91 45	58 25	42 20	33 00	27 35	11 40	
32	91 85	20 00	44 90	33 30	27 70	91 55	58 35	42 35	33 15	27 55	11 60	
33	94 60	20 60	45 80	34 00	28 25	91 60	58 50	42 50	33 35	27 80	11 80	
34	97 45	21 20	46 70	34 70	28 90	91 70	58 60	42 65	33 60	28 10	12 05	
35	100 55	21 90	47 70	35 45	29 55	91 85	58 75	42 85	33 80	28 40	12 25	
36	103 80	22 60	48 70	36 20	30 20	91 95	58 90	43 00	34 10	28 70	12 55	
37	107 15	23 30	49 70	37 00	30 90	92 10	59 10	43 25	34 35	29 10	12 85	
38	110 80	24 10	50 80	37 85	31 60	92 25	59 30	43 50	34 70	29 55	13 20	
39	114 65	24 95	51 90	38 70	32 40	92 40	59 50	43 75	35 05	30 00	13 55	
40	118 70	25 85	53 10	39 60	33 20	92 60	59 75	44 10	35 45	30 50	14 00	
41	123 00	26 75	54 30	40 55	34 05	92 80	60 00	44 45	35 95	31 10	14 45	
42	127 55	27 75	55 55	41 55	34 95	93 00	60 30	44 85	36 45	31 70	15 00	
43	132 45	28 85	56 85	42 60	35 85	93 25	60 60	45 25	37 00	32 40	15 60	
44	137 65	29 95	58 20	43 70	36 85	93 55	61 00	45 75	37 60	33 20	16 30	
45	143 15	31 15	59 60	44 80	37 95	93 85	61 40	46 30	38 30	34 05	17 10	
46	149 05	32 50	61 10	46 00	39 05	94 20	61 90	46 90	39 10	.....	18 00
47	155 30	33 95	62 60	47 30	40 20	94 60	62 40	47 60	39 95	.....	19 00
48	161 95	35 45	64 30	48 70	41 55	95 20	63 10	48 40	40 90	.....	20 10
49	169 10	37 10	65 95	50 10	42 90	95 70	63 75	49 25	41 95	.....	21 35
50	176 70	38 80	67 70	51 60	44 30	96 25	64 50	50 20	43 10	.....	22 75
51	184 80	40 60	69 55	53 15	45 80	96 90	65 30	51 25	.....	.....	24 30
52	193 35	42 50	71 55	54 85	47 50	97 70	66 35	52 50	.....	.....	26 00
53	202 55	44 50	73 50	56 60	49 25	98 50	67 35	53 75	.....	.....	27 90
54	212 40	46 65	75 55	58 45	51 10	99 35	68 45	55 20	.....	.....	30 00
55	222 85	48 95	77 75	60 40	53 05	100 30	69 70	56 75	.....	.....	32 30
56	234 00	51 40	80 10	62 60	55 30	101 50	71 20	.....	.....	.....	.....
57	246 00	54 05	82 60	64 90	57 65	102 80	72 85	.....	.....	.....	.....
58	258 70	56 85	85 20	67 40	60 20	104 25	74 65	.....	.....	.....	.....
59	272 40	59 85	87 85	69 90	62 85	105 75	76 55	.....	.....	.....	.....
60	287 00	63 05	90 60	72 60	65 70	107 35	78 60	.....	.....	.....	.....
61	302 60	66 50	93 55	75 50	68 75	109 10	80 90	.....	.....	.....	.....

†For policies without Disability Benefits reduction of 15c per \$1,000 is made.

*Adopted Dec., 1912. **Adopted Jan., 1908. ***Adopted Oct. 1909. ****Adopted June, 1915.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

Premium Rates (Nonparticipating) for \$20.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 8% Reserve.

Commuted Value \$1,740.00.

Largest Amount of Insurance it will write on a Single Life, *\$10,000. Premiums for each \$1,000 Insurance. (Nonparticipating). Adopted April, 1912.

Including Total and Permanent Disability Benefits.													
Age at Issue	LIFE					ENDOWMENT— Continuous Annual Premiums.			Convertible Term.				
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Single Premiums	10 Years	15 Years	20 Years	5 Yearst	10 Yearst	15 Yearst	20 Yearst	
21	\$15 84	\$38 66	\$28 63	\$23 73	318 34	\$93 83	\$59 56	\$42 80	\$10 86	\$11 03	\$11 23	\$11 47	
22	16 20	39 28	29 09	24 12	323 39	98 91	59 63	42 87	10 93	11 11	11 32	11 59	
23	16 57	39 93	29 58	24 53	328 60	93 99	59 71	42 94	11 00	11 20	11 42	11 72	
24	16 96	40 61	30 09	24 96	334 02	94 07	59 80	43 02	11 07	11 29	11 53	11 86	
25	17 37	41 32	30 62	25 41	339 60	94 15	59 89	43 10	11 15	11 38	11 65	12 00	
26	17 80	42 06	31 17	25 87	345 41	94 24	59 99	43 19	11 23	11 48	11 78	12 16	
27	18 25	42 83	31 74	26 35	351 42	94 33	60 09	43 29	11 32	11 59	11 92	12 34	
28	18 72	43 62	32 33	26 85	357 63	94 43	60 20	43 40	11 42	11 71	12 07	12 51	
29	19 22	44 44	32 94	27 37	364 07	94 54	60 31	43 52	11 53	11 84	12 24	12 76	
30	19 75	45 29	33 57	27 91	370 72	94 66	60 43	43 65	11 65	11 99	12 43	13 00	
31	20 31	46 17	34 23	28 47	377 61	94 78	60 56	43 79	11 78	12 15	12 64	13 24	
32	20 90	47 08	34 92	29 08	384 74	94 91	60 70	43 95	11 92	12 32	12 87	13 53	
33	21 52	48 03	35 64	29 68	392 11	95 05	60 85	44 13	12 07	12 51	13 12	13 88	
34	22 17	49 02	36 39	30 32	399 72	95 20	61 01	44 33	12 23	12 72	13 39	14 32	
35	22 86	50 05	37 18	31 00	407 61	95 37	61 19	44 54	12 41	12 95	13 69	14 75	
36	23 59	51 12	38 00	31 71	415 75	95 55	61 39	44 77	12 61	13 21	14 03	15 23	
37	24 36	52 23	38 85	32 45	424 16	95 74	61 61	45 03	12 83	13 50	14 42	15 77	
38	25 18	53 38	39 74	33 23	432 84	95 95	61 85	45 32	13 07	13 82	14 87	16 32	
39	26 05	54 58	40 67	34 05	441 79	96 18	62 11	45 65	13 34	14 18	15 38	17 04	
40	26 98	55 83	41 64	34 92	451 03	96 48	62 40	46 02	13 64	14 59	15 95	17 79	
41	27 97	57 13	42 66	35 83	460 56	96 71	62 72	46 43	13 97	15 05	16 58	18 62	
42	29 02	58 48	43 73	36 79	470 38	97 02	63 08	46 88	14 34	15 57	17 28	19 54	
43	30 14	59 88	44 85	37 80	480 49	97 36	63 48	47 38	14 76	16 16	18 07	20 55	
44	31 33	61 34	46 03	38 87	490 91	97 73	63 92	47 93	15 24	16 82	18 96	21 70	
45	32 60	62 86	47 28	40 00	501 60	98 14	64 39	48 54	15 78	17 56	19 96	22 96	
46	33 95	64 44	48 60	41 20	512 60	98 59	64 91	49 21	16 40	18 39	21 07	24 33	
47	35 39	66 09	49 99	42 47	523 89	99 09	65 49	49 95	17 11	19 33	22 30	25 90	
48	36 93	67 82	51 45	43 81	535 45	99 65	66 14	50 77	17 92	20 40	23 66	27 69	
49	38 57	69 64	52 98	45 23	547 27	100 28	66 88	51 68	18 83	21 61	25 17	29 44	
50	40 31	71 56	54 59	46 75	559 34	100 99	67 73	52 69	19 85	22 96	26 86	31 45	
51	42 16	73 57	56 28	48 37	571 64	101 79	68 71	53 82	20 99	24 45	.....	.....
52	44 14	75 66	58 06	50 10	584 14	102 69	69 82	55 09	22 26	26 09	.....	.....
53	46 27	77 83	59 93	51 94	596 81	103 68	71 04	56 51	23 68	27 90	.....	.....
54	48 54	80 08	61 89	53 91	609 73	104 74	72 35	58 08	25 26	29 90	.....	.....
55	50 95	82 40	63 95	56 00	622 77	105 85	73 75	59 78	27 00	32 09	.....	.....
56	53 48	84 78	66 11	58 20	635 94	107 00	75 23	.....	28 92	.....	.....	.....
57	56 12	87 20	68 35	60 49	649 24	108 19	76 77	.....	31 04	.....	.....	.....
58	58 86	89 65	70 65	62 85	662 63	109 41	78 36	.....	33 39	.....	.....	.....
59	61 69	92 12	73 00	65 26	676 09	110 65	79 99	.....	36 01	.....	.....	.....
60	64 60	94 61	75 40	67 70	689 61	111 91	81 65	.....	38 94	.....	.....	.....

*If larger amount is written all above \$10,000 is reinsured.

†Convertible to any other form of policy without medical examination within four years from date.

‡Convertible within seven years

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

PENN. MUTUAL LIFE INS. CO., PHILADELPHIA, PA. 713

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for each \$1,000 Insurance (Participating). Adopted Jan. 1, 1909: Ages 18-20 adopted March, 1915.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.							Optional Term.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	10 Years.	20 Years.
18	17 29	44 35	32 71	27 02	357 66	101 17	65 61	47 86	37 40	30 70	26 14	22 96	.....	.....
19	17 64	44 97	33 18	27 41	362 60	101 86	65 77	47 92	37 49	30 72	26 25	23 09	.....	.....
20	18 01	45 63	33 68	27 82	367 71	101 58	65 88	48 00	37 57	30 89	26 36	23 23	.....	.....
21	18 40	46 39	34 19	28 25	372 98	101 78	65 96	48 08	37 66	31 00	26 50	23 40	11 00	11 52
22	18 80	47 00	34 71	28 69	378 41	102 01	66 03	48 17	37 76	31 11	26 64	23 56	11 09	11 65
23	19 23	47 73	35 26	29 15	384 01	102 24	66 11	48 25	37 87	31 24	26 79	23 76	11 19	11 79
24	19 67	48 47	35 82	29 63	389 80	102 49	66 20	48 35	37 98	31 37	26 95	23 97	11 28	11 96
25	20 14	49 24	36 40	30 12	395 76	102 73	66 29	48 46	38 10	31 51	27 13	24 20	11 40	12 12
26	20 63	50 04	37 00	30 63	401 91	102 85	66 39	48 58	38 24	31 69	27 34	24 45	11 51	12 31
27	21 15	50 87	37 63	31 16	408 26	102 83	66 49	48 69	38 37	31 85	27 55	24 72	11 63	12 52
28	21 69	51 72	38 27	31 71	414 80	103 03	66 61	48 83	38 53	32 04	27 79	25 02	11 77	12 74
29	22 26	52 61	38 94	32 28	421 54	103 14	66 72	48 96	38 70	32 25	28 06	25 34	11 93	12 99
30	22 85	53 52	39 64	32 87	428 49	103 25	66 86	49 12	38 89	32 49	28 35	25 71	12 10	13 27
31	23 48	54 46	40 36	33 49	435 66	103 37	66 99	49 28	39 08	32 73	28 66	26 10	12 28	13 59
32	24 14	55 44	41 10	34 13	443 03	103 50	67 14	49 46	39 31	33 01	29 02	26 54	12 47	13 94
33	24 84	56 45	41 88	34 80	450 64	103 65	67 32	49 66	39 56	33 33	29 40	27 01	12 68	14 34
34	25 58	57 50	42 68	35 49	458 48	103 79	67 48	49 87	39 81	33 66	29 82	27 53	12 92	14 77
35	26 35	58 58	43 51	36 22	466 53	103 95	67 69	50 11	40 11	34 03	30 28	28 10	13 19	15 27
36	27 17	59 70	44 38	36 98	474 84	104 13	67 90	50 37	40 45	34 45	30 81	28 73	13 48	15 52
37	28 04	60 86	45 28	37 77	483 88	104 31	68 12	50 65	40 81	34 89	31 36	29 39	13 86	16 44
38	28 95	62 06	46 22	38 60	492 17	104 53	68 38	50 98	41 22	35 40	31 99	30 14	14 17	17 14
39	29 92	63 30	47 20	39 47	501 19	104 75	68 65	51 32	41 65	35 95	32 66	30 92	14 57	17 89
40	30 94	64 59	48 22	40 38	510 47	105 00	68 96	51 70	42 14	36 56	33 40	31 80	15 09	18 76
41	32 03	65 93	49 28	41 34	520 00	105 27	69 30	52 15	42 68	37 28	34 22	.....	15 54	19 71
42	33 18	67 31	50 39	42 35	529 78	105 57	69 69	52 68	43 29	37 99	35 12	.....	16 13	20 76
43	34 40	68 76	51 56	43 41	539 81	105 91	70 11	53 16	43 96	38 81	36 10	.....	16 30	21 94
44	35 70	70 25	52 78	44 54	550 11	106 27	70 57	53 75	44 68	39 71	37 16	.....	17 56	23 34
45	37 08	71 81	54 06	45 73	560 65	106 68	71 10	54 41	45 52	40 72	.....	.....	18 40	24 63
46	38 53	73 44	55 40	46 99	571 44	107 14	71 69	55 14	46 42	41 82	.....	.....	19 36	26 23
47	40 12	75 13	56 82	48 33	582 48	107 66	72 84	55 95	47 43	43 01	.....	.....	20 44	28 03
48	41 73	76 90	58 31	49 75	593 74	108 23	73 06	56 86	48 53	44 35	.....	.....	21 64	29 96
49	43 56	78 74	59 88	51 26	605 22	108 87	73 85	57 85	49 76	.....	.....	.....	23 00	32 09
50	45 45	80 66	61 54	52 87	616 91	109 57	74 75	58 96	51 11	.....	.....	.....	24 50	34 40
51	47 46	82 66	63 28	54 53	628 77	110 35	75 73	60 18	52 59	.....	.....	.....	26 17	36 93
52	49 60	84 74	65 13	56 41	640 79	111 20	76 82	61 53	54 21	.....	.....	.....	28 01	39 63
53	51 89	86 92	67 07	58 36	652 97	112 16	78 02	63 02	56 01	.....	.....	.....	30 06	42 66
54	54 33	89 20	69 14	60 45	665 27	113 21	79 34	64 67	57 95	.....	.....	.....	32 31	45 83
55	56 93	91 53	71 33	62 68	677 69	114 37	80 81	66 47	60 10	.....	.....	.....	34 80	49 34
56	59 70	94 07	73 66	65 08	690 20	115 65	82 42	68 46	62 43	.....	.....	.....	37 56	53 05
57	62 66	96 69	76 15	67 65	702 79	117 06	84 21	70 64	.....	.....	.....	.....	40 59	57 04
58	65 83	99 44	78 79	70 42	715 43	118 61	86 17	73 63	.....	.....	.....	.....	43 92	61 29
59	69 21	102 34	81 62	73 39	723 11	120 33	88 36	75 66	.....	.....	.....	.....	47 59	65 34
60	72 83	105 40	84 65	76 60	740 80	122 23	90 78	78 55	.....	.....	.....	.....	51 62	70 70
61	76 70	108 64	87 90	80 06	753 48	124 31	93 40	.....	.....	.....	.....	.....	.....	.....
62	80 85	112 07	91 39	83 79	766 11	126 64	96 30	.....	.....	.....	.....	.....	.....	.....
63	85 29	115 71	95 13	87 82	778 70	129 19	99 50	.....	.....	.....	.....	.....	.....	.....
64	90 04	119 59	99 17	92 18	791 20	132 00	103 00	.....	.....	.....	.....	.....	.....	.....
65	95 14	123 73	103 51	96 90	803 30	135 11	105 85	.....	.....	.....	.....	.....	.....	.....

For policies containing Disability Benefits, addition of 10c to \$2.02 per \$1,000 is made according to age of insured and form of policy.

For semi-annual rates multiply by .51. For quarterly rates multiply by .26. *Adopted November 1, 1907. Convertible—Nonrenewable.

**Extra Annual Premiums per \$1,000 of Insurance for Waiver
of Premiums and Disability Annuity Benefits in Event
of Total and Permanent Disability of Insured
before attaining Age of 60.**

American 3 per cent.

Limit, \$50,000.

Waiver of Premium. Adopted April 1, 1914.												Waiver of Premium and Annuity Payment. Adopted April 15, 1916.													
Age at Issue.	LIFE.				ENDOWMENT.								LIFE.				ENDOWMENT.								
	Ordinary.	10 Payment.	15 Payment.	20 Payment.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Pay.	20 Pay.	Ordinary.	10 Payment.	15 Payment.	20 Payment.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.					
18	10	20	10	10	11	21	20	19	19	17	16	10	10	20	10	10	11	21	20	19	19	17	16	10	10
19	20	10	10	10	11	21	20	19	19	17	16	10	20	10	10	10	11	21	20	19	19	17	16	10	10
20	30	10	10	10	11	21	20	19	19	17	16	10	30	10	10	10	11	21	20	19	19	17	16	10	10
21	40	10	10	10	11	21	20	19	19	17	16	10	40	10	10	10	11	21	20	19	19	17	16	10	10
22	50	10	10	10	11	21	20	19	19	17	16	10	50	10	10	10	11	21	20	19	19	17	16	10	10
23	60	10	10	10	11	21	20	19	19	17	16	10	60	10	10	10	11	21	20	19	19	17	16	10	10
24	70	10	10	10	11	21	20	19	19	17	16	10	70	10	10	10	11	21	20	19	19	17	16	10	10
25	80	10	10	10	11	21	20	19	19	17	16	10	80	10	10	10	11	21	20	19	19	17	16	10	10
26	90	10	10	10	11	21	20	19	19	17	16	10	90	10	10	10	11	21	20	19	19	17	16	10	10
27	100	10	10	10	11	21	20	19	19	17	16	10	100	10	10	10	11	21	20	19	19	17	16	10	10
28	110	10	10	10	11	21	20	19	19	17	16	10	110	10	10	10	11	21	20	19	19	17	16	10	10
29	120	10	10	10	11	21	20	19	19	17	16	10	120	10	10	10	11	21	20	19	19	17	16	10	10
30	130	10	10	10	11	21	20	19	19	17	16	10	130	10	10	10	11	21	20	19	19	17	16	10	10
31	140	10	10	10	11	21	20	19	19	17	16	10	140	10	10	10	11	21	20	19	19	17	16	10	10
32	150	10	10	10	11	21	20	19	19	17	16	10	150	10	10	10	11	21	20	19	19	17	16	10	10
33	160	10	10	10	11	21	20	19	19	17	16	10	160	10	10	10	11	21	20	19	19	17	16	10	10
34	170	10	10	10	11	21	20	19	19	17	16	10	170	10	10	10	11	21	20	19	19	17	16	10	10
35	180	10	10	10	11	21	20	19	19	17	16	10	180	10	10	10	11	21	20	19	19	17	16	10	10
36	190	10	10	10	11	21	20	19	19	17	16	10	190	10	10	10	11	21	20	19	19	17	16	10	10
37	200	10	10	10	11	21	20	19	19	17	16	10	200	10	10	10	11	21	20	19	19	17	16	10	10
38	210	10	10	10	11	21	20	19	19	17	16	10	210	10	10	10	11	21	20	19	19	17	16	10	10
39	220	10	10	10	11	21	20	19	19	17	16	10	220	10	10	10	11	21	20	19	19	17	16	10	10
40	230	10	10	10	11	21	20	19	19	17	16	10	230	10	10	10	11	21	20	19	19	17	16	10	10
41	240	10	10	10	11	21	20	19	19	17	16	10	240	10	10	10	11	21	20	19	19	17	16	10	10
42	250	10	10	10	11	21	20	19	19	17	16	10	250	10	10	10	11	21	20	19	19	17	16	10	10
43	260	10	10	10	11	21	20	19	19	17	16	10	260	10	10	10	11	21	20	19	19	17	16	10	10
44	270	10	10	10	11	21	20	19	19	17	16	10	270	10	10	10	11	21	20	19	19	17	16	10	10
45	280	10	10	10	11	21	20	19	19	17	16	10	280	10	10	10	11	21	20	19	19	17	16	10	10
46	290	10	10	10	11	21	20	19	19	17	16	10	290	10	10	10	11	21	20	19	19	17	16	10	10
47	300	10	10	10	11	21	20	19	19	17	16	10	300	10	10	10	11	21	20	19	19	17	16	10	10
48	310	10	10	10	11	21	20	19	19	17	16	10	310	10	10	10	11	21	20	19	19	17	16	10	10
49	320	10	10	10	11	21	20	19	19	17	16	10	320	10	10	10	11	21	20	19	19	17	16	10	10
50	330	10	10	10	11	21	20	19	19	17	16	10	330	10	10	10	11	21	20	19	19	17	16	10	10
51	340	10	10	10	11	21	20	19	19	17	16	10	340	10	10	10	11	21	20	19	19	17	16	10	10
52	350	10	10	10	11	21	20	19	19	17	16	10	350	10	10	10	11	21	20	19	19	17	16	10	10
53	360	10	10	10	11	21	20	19	19	17	16	10	360	10	10	10	11	21	20	19	19	17	16	10	10
54	370	10	10	10	11	21	20	19	19	17	16	10	370	10	10	10	11	21	20	19	19	17	16	10	10
55	380	10	10	10	11	21	20	19	19	17	16	10	380	10	10	10	11	21	20	19	19	17	16	10	10
56	390	10	10	10	11	21	20	19	19	17	16	10	390	10	10	10	11	21	20	19	19	17	16	10	10
57	400	10	10	10	11	21	20	19	19	17	16	10	400	10	10	10	11	21	20	19	19	17	16	10	10
58	410	10	10	10	11	21	20	19	19	17	16	10	410	10	10	10	11	21	20	19	19	17	16	10	10
59	420	10	10	10	11	21	20	19	19	17	16	10	420	10	10	10	11	21	20	19	19	17	16	10	10
60	430	10	10	10	11	21	20	19	19	17	16	10	430	10	10	10	11	21	20	19	19	17	16	10	10
61	440	10	10	10	11	21	20	19	19	17	16	10	440	10	10	10	11	21	20	19	19	17	16	10	10
62	450	10	10	10	11	21	20	19	19	17	16	10	450	10	10	10	11	21	20	19	19	17	16	10	10
63	460	10	10	10	11	21	20	19	19	17	16	10	460	10	10	10	11	21	20	19	19	17	16	10	10
64	470	10	10	10	11	21	20	19	19	17	16	10	470	10	10	10	11	21	20	19	19	17	16	10	10
65	480	10	10	10	11	21	20	19	19	17	16	10	480	10	10	10	11	21	20	19	19	17	16	10	10
66	490	10	10	10	11	21	20	19	19	17	16	10	490	10	10	10	11	21	20	19	19	17	16	10	10
67	500	10	10	10	11	21	20	19	19	17	16	10	500	10	10	10	11	21	20	19	19	17	16	10	10
68	510	10	10	10	11	21	20	19	19	17	16	10	510	10	10	10	11	21	20	19	19	17	16	10	10
69	520	10	10	10	11	21	20	19	19	17	16	10	520	10	10	10	11	21	20	19	19	17	16	10	10
70	530	10	10	10	11	21	20	19	19	17	16	10	530	10	10	10	11	21	20	19	19	17	16	10	10
71	540	10	10	10	11	21	20	19	19	17	16	10	540	10	10	10	11	21	20	19	19	17	16	10	10
72	550	10	10	10	11	21	20	19	19	17	16	10	550	10	10	10	11	21	20	19	19	17	16	10	10
73	560	10	10	10	11	21	20	19	19	17	16	10	560	10	10	10	11	21	20	19	19	17	16	10	10
74	570	10	10	10	11	21	20	19	19	17	16	10	570	10	10	10	11	21	20	19	19	17	16	10	10
75	580	10	10	10	11	21	20	19	19	17	16	10	580	10	10	10	11	21	20	19	19	17	16	10	10
76	590	10	10	10	11	21	20	19	19	17	16	10	590	10	10	10	11	21	20	19	19	17	16	10	10
77	600	10	10	10	11	21	20	19	19	17	16	10	600	10	10	10	11	21	20	19	19	17	16	10	10
78	610	10	10	10	11	21	20</																		

**Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates to Continue the Income
to Beneficiary During Life.**

American 3% Reserve.

Commuted Value, \$1,838.00.

LIFE ANNUITY RATES—MALES

In effect July 1, 1910.

Age Last Birthday	Price of \$100 Annuity			Annuity purchased by \$1,000			Age Last Birthday
	\$100 ANNU- ALLY	\$50 SEMI- ANN'L	\$25 QUAR- TERLY	ANN'L PAY- MENT	SEMI- ANN'L PAYMT.	QUAR- TERLY PAYMT.	
20	\$3,158.	\$2,183.	\$2,195.	\$46.34	\$22.90	\$11.39	20
21	3,143.	2,167.	2,179.	46.09	22.97	11.47	21
22	3,128.	2,151.	2,163.	47.04	23.25	11.56	22
23	3,109.	2,134.	2,146.	47.42	23.43	11.65	23
24	3,092.	2,117.	2,129.	47.80	23.62	11.74	24
25	3,074.	2,099.	2,111.	48.22	23.89	11.84	25
26	3,056.	2,080.	2,092.	48.66	24.04	11.95	26
27	3,038.	2,061.	2,073.	49.12	24.26	12.06	27
28	3,017.	2,042.	2,054.	49.58	24.49	12.17	28
29	1,997.	2,022.	2,034.	50.06	24.73	12.29	29
30	1,978.	2,001.	2,013.	50.51	24.99	12.42	30
31	1,958.	1,980.	1,992.	51.15	25.25	12.55	31
32	1,933.	1,958.	1,970.	51.73	25.54	12.69	32
33	1,910.	1,935.	1,947.	52.36	25.84	12.84	33
34	1,887.	1,912.	1,924.	53.00	26.15	12.99	34
35	1,863.	1,888.	1,900.	53.68	26.48	13.16	35
36	1,839.	1,864.	1,876.	54.38	26.83	13.33	36
37	1,814.	1,839.	1,851.	55.13	27.19	13.51	37
38	1,788.	1,813.	1,825.	55.93	27.58	13.70	38
39	1,762.	1,787.	1,799.	56.75	27.98	13.90	39
40	1,735.	1,760.	1,772.	57.64	28.41	14.11	40
41	1,708.	1,733.	1,745.	58.55	28.85	14.33	41
42	1,680.	1,705.	1,717.	59.52	29.33	14.56	42
43	1,651.	1,676.	1,688.	60.57	29.83	14.81	43
44	1,622.	1,647.	1,659.	61.65	30.36	15.07	44
45	1,593.	1,618.	1,630.	62.77	30.90	15.34	45
46	1,563.	1,588.	1,600.	63.93	31.49	15.63	46
47	1,532.	1,557.	1,569.	65.27	32.11	15.93	47
48	1,501.	1,526.	1,538.	66.63	32.77	16.25	48
49	1,469.	1,494.	1,506.	68.07	33.47	16.60	49
50	1,437.	1,462.	1,474.	69.59	34.20	16.99	50
51	1,404.	1,429.	1,441.	71.23	34.99	17.35	51
52	1,371.	1,397.	1,409.	72.99	35.79	17.74	52
53	1,338.	1,364.	1,376.	74.74	36.65	18.13	53
54	1,305.	1,330.	1,342.	76.65	37.59	18.63	54

LIFE ANNUITY RATES—MALES

In effect July 1, 1910.

Age Last Birthday	Price of \$100 Annuity			Annuity purchased by \$1,000			Age Last Birthday
	\$100 ANNU- ALLY	\$50 SEMI- ANN'L	\$25 QUAR- TERLY	ANN'L PAY- MENT	SEMI- ANN'L PAYMT.	QUAR- TERLY PAYMT.	
55	\$1,271.	\$1,208.	\$1,308.	\$78.69	\$39.58	\$19.17	55
56	1,237.	1,202.	1,274.	80.34	39.62	19.62	56
57	1,203.	1,228.	1,240.	83.13	40.72	20.16	57
58	1,168.	1,193.	1,206.	85.62	41.91	20.78	58
59	1,132.	1,158.	1,170.	88.26	43.18	21.37	59
60	1,099.	1,124.	1,136.	90.90	44.48	22.01	60
61	1,064.	1,089.	1,101.	93.98	45.91	22.71	61
62	1,030.	1,055.	1,067.	97.09	47.39	23.43	62
63	995.	1,020.	1,032.	100.50	49.02	24.22	63
64	961.	985.	998.	104.06	50.71	25.05	64
65	927.	952.	964.	107.87	52.52	25.93	65
66	892.	918.	930.	111.98	54.47	26.83	66
67	859.	884.	896.	116.41	56.56	27.90	67
68	826.	851.	863.	121.07	58.75	28.97	68
69	793.	818.	830.	126.10	61.12	30.12	69
70	762.	787.	799.	131.23	63.53	31.29	70
71	732.	757.	769.	136.41	66.05	32.51	71
72	702.	727.	739.	142.45	68.78	33.82	72
73	672.	697.	709.	148.81	71.74	35.26	73
74	649.	674.	686.	154.98	74.18	36.44	74
75	625.	650.	662.	160.00	76.92	37.76	75
76	608.	633.	645.	164.47	78.99	38.76	76
77	591.	616.	628.	169.20	81.17	39.81	77
78	575.	600.	612.	173.91	83.38	40.86	78
79	559.	584.	596.	178.80	85.62	41.96	79
80	545.	570.	582.	183.49	87.72	42.96	80
81	531.	556.	568.	188.32	89.93	44.01	81
82	518.	543.	555.	193.05	92.08	45.06	82
83	505.	530.	542.	198.02	94.34	46.13	83
84	494.	519.	531.	202.43	96.34	47.08	84
85	482.	508.	520.	207.04	98.43	48.03	85

NOTE.—For ages above 85 the rates will be the same as at 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES

In effect July 1st, 1910.

Age	Price of \$100 Annuity			Annuity purchased by \$1,000			Age
	ANNU- ALLY	SEMI- ANNU- ALLY	QUAR- TERLY	ANNU- AL PAY- MENT	SEMI- ANNU- AL PAYMT.	QUAR- TERLY PAYMT.	
20	\$2,181.	\$2,206.	\$2,218.	\$45.85	\$23.57	\$11.27	20
21	2,186.	2,191.	2,203.	46.17	23.82	11.35	21
22	2,151.	2,176.	2,188.	46.49	22.98	11.43	22
23	2,135.	2,160.	2,172.	46.84	23.15	11.51	23
24	2,118.	2,143.	2,155.	47.21	23.33	11.60	24
25	2,101.	2,126.	2,138.	47.60	23.52	11.69	25
26	2,084.	2,109.	2,121.	47.98	23.71	11.79	26
27	2,066.	2,091.	2,103.	48.40	23.91	11.89	27
28	2,048.	2,073.	2,085.	48.83	24.12	11.99	28
29	2,030.	2,054.	2,066.	49.29	24.34	12.10	29
30	2,009.	2,034.	2,046.	49.78	24.58	12.22	30
31	1,990.	2,015.	2,027.	50.25	24.81	12.33	31
32	1,969.	1,994.	2,006.	50.79	25.08	12.46	32
33	1,949.	1,974.	1,986.	51.31	25.33	12.59	33
34	1,928.	1,953.	1,965.	51.87	25.60	12.72	34
35	1,908.	1,931.	1,943.	52.47	25.89	12.87	35
36	1,884.	1,909.	1,921.	53.08	26.19	13.01	36
37	1,862.	1,887.	1,899.	53.71	26.50	13.16	37
38	1,840.	1,865.	1,877.	54.36	26.81	13.32	38
39	1,817.	1,842.	1,854.	55.04	27.14	13.48	39
40	1,794.	1,819.	1,831.	55.74	27.49	13.65	40
41	1,770.	1,795.	1,807.	56.50	27.86	13.84	41
42	1,746.	1,771.	1,783.	57.27	28.23	14.02	42
43	1,722.	1,747.	1,759.	58.07	28.62	14.21	43
44	1,698.	1,723.	1,735.	58.89	29.02	14.41	44
45	1,673.	1,698.	1,710.	59.77	29.45	14.62	45
46	1,647.	1,672.	1,684.	60.72	29.90	14.85	46
47	1,622.	1,647.	1,659.	61.65	30.38	15.07	47
48	1,596.	1,621.	1,633.	62.66	30.85	15.31	48
49	1,569.	1,594.	1,606.	63.73	31.37	15.57	49
50	1,542.	1,567.	1,579.	64.86	31.91	15.83	50
51	1,514.	1,539.	1,551.	65.95	32.49	16.12	51
52	1,486.	1,511.	1,523.	67.20	33.09	16.41	52
53	1,457.	1,482.	1,494.	68.63	33.74	16.73	53
54	1,427.	1,452.	1,464.	70.08	34.44	17.08	54

LIFE ANNUITY RATES—FEMALES

In effect July 1st, 1910.

Age	Price of \$100 Annuity			Annuity purchased by \$1,000			Age
	ANNU- ALLY	SEMI- ANNU- ALLY	QUAR- TERLY	ANNU- AL PAY- MENT	SEMI- ANNU- AL PAYMT.	QUAR- TERLY PAYMT.	
55	\$1,396.	\$1,421.	\$1,433.	\$71.63	\$36.19	\$17.45	55
56	1,385.	1,399.	1,408.	73.26	36.97	17.83	56
57	1,333.	1,358.	1,370.	75.03	36.82	18.25	57
58	1,299.	1,324.	1,336.	76.98	37.76	18.71	58
59	1,265.	1,290.	1,302.	79.05	38.76	19.20	59
60	1,231.	1,256.	1,268.	81.23	39.81	19.72	60
61	1,193.	1,220.	1,232.	83.58	40.98	20.29	61
62	1,159.	1,184.	1,196.	86.28	42.23	20.90	62
63	1,123.	1,147.	1,159.	89.13	43.59	21.57	63
64	1,084.	1,109.	1,121.	92.25	45.09	22.39	64
65	1,046.	1,071.	1,083.	95.60	46.69	23.08	65
66	1,008.	1,033.	1,045.	99.21	48.49	23.92	66
67	970.	995.	1,007.	103.09	50.25	24.83	67
68	933.	957.	969.	107.26	52.25	25.80	68
69	894.	919.	931.	111.86	54.41	26.85	69
70	857.	882.	894.	116.69	56.69	27.96	70
71	819.	844.	856.	122.10	59.24	29.21	71
72	784.	809.	821.	127.55	61.80	30.45	72
73	750.	775.	787.	133.34	64.52	31.77	73
74	721.	746.	758.	138.70	67.02	33.08	74
75	694.	719.	731.	144.69	69.54	34.29	75
76	672.	697.	709.	149.81	71.74	35.26	76
77	651.	676.	688.	155.61	73.96	36.34	77
78	632.	657.	669.	162.23	76.16	37.47	78
79	613.	638.	650.	168.13	78.37	38.66	79
80	595.	620.	632.	168.07	80.65	39.56	80
81	577.	602.	614.	179.51	83.06	40.73	81
82	561.	586.	598.	178.55	85.28	41.81	82
83	546.	571.	583.	183.15	87.57	42.88	83
84	532.	557.	569.	187.97	89.77	43.94	84
85	519.	544.	556.	192.68	91.91	44.96	85

NOTE.—For ages above 85 the rates will be the same as at 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for Each \$1,000 Insurance (Participating) Life, 15 and 20 Premiums Life, Adopted April 25, 1900; 10 Premiums Life, 10, 15, 20, 25 and 30 Year Endowment, Adopted January 1, 1911.

Age at Issue						TERM					RENEWABLES AND CONVERTIBLES			
						RATES					Adopted Nov. 1, 1911.			
	Conditional Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums		10 Years	15 Years	20 Years	25 Years	30 Years	1 Year	10 Years	15 Years	20 Years
17	54	65	78	93	107	107	73	47	28	17	0	0	0	0
18	56	67	80	95	109	109	75	49	30	19	0	0	0	0
19	58	69	82	97	111	111	77	51	32	21	0	0	0	0
20	60	71	84	99	113	113	79	53	34	23	0	0	0	0
21	62	73	86	101	115	115	81	55	36	25	0	0	0	0
22	64	75	88	103	117	117	83	57	38	27	0	0	0	0
23	66	77	90	105	119	119	85	59	40	29	0	0	0	0
24	68	79	92	107	121	121	87	61	42	31	0	0	0	0
25	70	81	94	109	123	123	89	63	44	33	0	0	0	0
26	72	83	96	111	125	125	91	65	46	35	0	0	0	0
27	74	85	98	113	127	127	93	67	48	37	0	0	0	0
28	76	87	100	115	129	129	95	69	50	39	0	0	0	0
29	78	89	102	117	131	131	97	71	52	41	0	0	0	0
30	80	91	104	119	133	133	99	73	54	43	0	0	0	0
31	82	93	106	121	135	135	101	75	56	45	0	0	0	0
32	84	95	108	123	137	137	103	77	58	47	0	0	0	0
33	86	97	110	125	139	139	105	79	60	49	0	0	0	0
34	88	99	112	127	141	141	107	81	62	51	0	0	0	0
35	90	101	114	129	143	143	109	83	64	53	0	0	0	0
36	92	103	116	131	145	145	111	85	66	55	0	0	0	0
37	94	105	118	133	147	147	113	87	68	57	0	0	0	0
38	96	107	120	135	149	149	115	89	70	59	0	0	0	0
39	98	109	122	137	151	151	117	91	72	61	0	0	0	0
40	100	111	124	139	153	153	119	93	74	63	0	0	0	0
41	102	113	126	141	155	155	121	95	76	65	0	0	0	0
42	104	115	128	143	157	157	123	97	78	67	0	0	0	0
43	106	117	130	145	159	159	125	99	80	69	0	0	0	0
44	108	119	132	147	161	161	127	101	82	71	0	0	0	0
45	110	121	134	149	163	163	129	103	84	73	0	0	0	0
46	112	123	136	151	165	165	131	105	86	75	0	0	0	0
47	114	125	138	153	167	167	133	107	88	77	0	0	0	0
48	116	127	140	155	169	169	135	109	90	79	0	0	0	0
49	118	129	142	157	171	171	137	111	92	81	0	0	0	0
50	120	131	144	159	173	173	139	113	94	83	0	0	0	0
51	122	133	146	161	175	175	141	115	96	85	0	0	0	0
52	124	135	148	163	177	177	143	117	98	87	0	0	0	0
53	126	137	150	165	179	179	145	119	100	89	0	0	0	0
54	128	139	152	167	181	181	147	121	102	91	0	0	0	0
55	130	141	154	169	183	183	149	123	104	93	0	0	0	0
56	132	143	156	171	185	185	151	125	106	95	0	0	0	0
57	134	145	158	173	187	187	153	127	108	97	0	0	0	0
58	136	147	160	175	189	189	155	129	110	99	0	0	0	0
59	138	149	162	177	191	191	157	131	112	101	0	0	0	0
60	140	151	164	179	193	193	159	133	114	103	0	0	0	0
61	142	153	166	181	195	195	161	135	116	105	0	0	0	0
62	144	155	168	183	197	197	163	137	118	107	0	0	0	0
63	146	157	170	185	199	199	165	139	120	109	0	0	0	0
64	148	159	172	187	201	201	167	141	122	111	0	0	0	0
65	150	161	174	189	203	203	169	143	124	113	0	0	0	0
66	152	163	176	191	205	205	171	145	126	115	0	0	0	0
67	154	165	178	193	207	207	173	147	128	117	0	0	0	0
68	156	167	180	195	209	209	175	149	130	119	0	0	0	0
69	158	169	182	197	211	211	177	151	132	121	0	0	0	0
70	160	171	184	199	213	213	179	153	134	123	0	0	0	0
71	162	173	186	201	215	215	181	155	136	125	0	0	0	0
72	164	175	188	203	217	217	183	157	138	127	0	0	0	0
73	166	177	190	205	219	219	185	159	140	129	0	0	0	0
74	168	179	192	207	221	221	187	161	142	131	0	0	0	0
75	170	181	194	209	223	223	189	163	144	133	0	0	0	0
76	172	183	196	211	225	225	191	165	146	135	0	0	0	0
77	174	185	198	213	227	227	193	167	148	137	0	0	0	0
78	176	187	200	215	229	229	195	169	150	139	0	0	0	0
79	178	189	202	217	231	231	197	171	152	141	0	0	0	0
80	180	191	204	219	233	233	199	173	154	143	0	0	0	0
81	182	193	206	221	235	235	201	175	156	145	0	0	0	0
82	184	195	208	223	237	237	203	177	158	147	0	0	0	0
83	186	197	210	225	239	239	205	179	160	149	0	0	0	0
84	188	199	212	227	241	241	207	181	162	151	0	0	0	0
85	190	201	214	229	243	243	209	183	164	153	0	0	0	0
86	192	203	216	231	245	245	211	185	166	155	0	0	0	0
87	194	205	218	233	247	247	213	187	168	157	0	0	0	0
88	196	207	220	235	249	249	215	189	170	159	0	0	0	0
89	198	209	222	237	251	251	217	191	172	161	0	0	0	0
90	200	211	224	239	253	253	219	193	174	163	0	0	0	0
91	202	213	226	241	255	255	221	195	176	165	0	0	0	0
92	204	215	228	243	257	257	223	197	178	167	0	0	0	0
93	206	217	230	245	259	259	225	199	180	169	0	0	0	0
94	208	219	232	247	261	261	227	201	182	171	0	0	0	0
95	210	221	234	249	263	263	229	203	184	173	0	0	0	0
96	212	223	236	251	265	265	231	205	186	175	0	0	0	0
97	214	225	238	253	267	267	233	207	188	177	0	0	0	0
98	216	227	240	255	269	269	235	209	190	179	0	0	0	0
99	218	229	242	257	271	271	237	211	192	181	0	0	0	0
100	220	231	244	259	273	273	239	213	194	183	0	0	0	0

For policies with disability benefit rates extra charge per \$1,000 of 1/2 cent each year of age (in months) age 20, 1/4 cent; age 25, 1/2 cent, etc.
For non-annual rates add 6% and divide by 2. For quarterly rates add 6% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for Each \$1,000 Insurance (Participating).

Age at Issue.	Adopted January, 1901.										Adpt. Jan. 1915.		Convertible Term.			
	LIFE. (Endowment at 85.)				ENDOWMENT. Continuous Annual Premiums.					LIFE— DISABILITY (End't at 75) Limit \$25,000.	Continuous Annual Premiums.	20 Annual Premiums.	Non-renew- able.	Renewable.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.				Adpt. 1911	Adopted January, 1901.		
												5 Years.	10 Years.	20 Years.	30 Years.	
15					\$89 94	\$64 80	\$47 28									
16					100 01	64 68	47 36									
17	\$17 67	\$43 90	\$82 66	\$27 14	100 08	64 76	47 44	\$37 83	\$30 83	\$17 96	\$27 75					
18	18 02	44 52	33 13	27 54	100 16	64 84	47 53	37 43	30 94	18 35	28 18					
19	18 40	45 17	33 62	27 96	100 24	64 98	47 63	37 53	31 06	18 74	28 62					
20	18 78	45 83	34 12	28 39	100 33	65 02	47 73	37 64	31 18	19 15	29 08	\$10 43	\$11 46	\$11 84	\$12 45	
21	19 19	46 52	34 65	28 83	100 42	65 12	47 84	37 76	31 31	19 59	29 56	10 53	11 56	11 99	12 67	
22	19 62	47 24	35 19	29 29	100 52	65 28	47 95	37 89	31 46	20 06	30 04	10 63	11 72	12 16	12 92	
23	20 06	47 97	35 75	29 77	100 62	65 34	48 07	38 02	31 61	20 54	30 55	10 74	11 86	12 34	13 18	
24	20 53	48 74	36 33	30 26	100 72	65 45	48 20	38 16	31 77	21 04	31 07	10 85	12 02	12 54	13 48	
25	21 02	49 53	36 93	30 77	100 84	65 58	48 33	38 31	31 95	21 58	31 62	10 97	12 18	12 75	13 79	
26	21 54	50 34	37 56	31 31	100 96	65 71	48 48	38 48	32 14	22 14	32 17	11 09	12 35	12 97	14 14	
27	22 08	51 19	38 20	31 86	101 08	65 85	48 63	38 65	32 34	22 75	32 75	11 23	12 53	13 22	14 58	
28	22 64	52 06	38 87	32 43	101 22	65 99	48 80	38 84	32 57	23 37	33 36	11 37	12 72	13 48	14 95	
29	23 24	52 96	39 57	33 03	101 36	66 15	48 97	39 05	32 81	24 04	33 98	11 53	12 96	13 77	15 41	
30	23 86	53 90	40 29	33 65	101 51	66 32	49 16	39 27	33 08	24 73	34 64	11 69	13 16	14 09	15 91	
31	24 53	54 87	41 03	34 30	101 68	66 50	49 37	39 51	33 37	25 45	35 31	11 87	13 40	14 43	16 47	
32	25 22	55 87	41 81	34 97	101 85	66 70	49 59	39 77	33 69	26 23	36 02	12 06	13 66	14 82	17 08	
33	25 95	56 91	42 61	35 67	102 03	66 91	49 83	40 06	34 03	27 04	36 76	12 26	13 94	15 24	17 74	
34	26 72	57 98	43 45	36 40	102 23	67 13	50 09	40 37	34 42	27 91	37 52	12 49	14 25	15 70	18 47	
35	27 54	59 09	44 32	37 16	102 45	67 37	50 38	40 72	34 89	28 82	38 33	12 73	14 58	16 21	19 27	
36	28 40	60 25	45 22	37 96	102 68	67 64	50 69	41 09	35 29	29 79	39 18	12 99	14 94	16 78	20 14	
37	29 31	61 44	46 16	38 79	102 92	67 92	51 03	41 51	35 79	30 81	40 06	13 28	15 33	17 40	21 08	
38	30 27	62 68	47 15	39 66	103 19	68 24	51 41	41 98	36 34	31 90	40 99	13 59	15 76	18 09	22 11	
39	31 29	63 97	48 17	40 58	103 48	68 57	51 81	42 46	36 95	33 06	41 98	13 93	16 23	18 85	23 24	
40	32 36	65 30	49 23	41 54	103 79	68 95	52 27	43 01	37 62	34 29	42 99	14 30	16 76	19 69	24 45	
41	33 51	66 68	50 35	42 55	104 13	69 36	52 76	43 61	38 36	35 60	44 06	14 71	17 34	20 61	25 77	
42	34 72	68 12	51 51	43 62	1-4 51	69 81	53 31	44 23	39 15	37 01	45 20	15 16	17 98	21 62	27 20	
43	36 01	69 62	52 74	44 74	104 92	70 31	53 91	45 01	40 04	38 51	46 40	15 66	18 70	22 74	28 73	
44	37 38	71 17	54 02	45 93	105 37	70 85	54 58	45 82	.....	40 13	47 67	16 22	19 50	23 98	30 88	
45	38 83	72 80	55 36	47 19	105 87	71 46	55 82	46 72	.....	41 84	49 00	16 85	20 39	25 33	32 14	
46	40 38	74 49	56 78	48 52	1-6 42	72 13	56 13	47 70	.....	43 69	50 40	17 56	21 38	26 82	34 02	
47	42 04	76 25	58 27	49 93	1-7 08	72 88	57 08	48 79	.....	45 67	51 89	18 36	22 48	28 44	36 02	
48	43 80	78 10	59 84	51 44	107 71	73 70	58 03	.....	.....	47 80	53 49	19 25	23 69	30 23	38 15	
49	45 68	80 02	61 50	53 03	108 45	74 80	59 13	.....	.....	50 10	55 20	20 26	25 04	32 18	40 42	
50	47 68	82 03	63 25	54 73	109 27	75 60	60 89	.....	.....	52 59	57 04	21 37	26 52	34 30	42 81	
51	49 81	84 13	65 10	56 55	110 17	76 70	61 66	.....	.....	55 27	59 01	22 61	28 15	36 61	.....
52	52 08	86 32	67 05	58 48	111 16	77 90	.....	.....	.....	58 17	61 13	23 98	29 95	39 11	.....
53	54 51	88 61	69 11	60 55	112 25	79 23	.....	.....	.....	61 32	63 40	25 49	31 92	41 82	.....
54	57 11	91 01	71 30	62 75	113 44	80 69	.....	.....	.....	64 73	65 84	27 16	34 08	44 74	.....
55	59 88	93 52	73 62	65 12	114 75	82 30	.....	.....	.....	68 46	68 46	29 00	36 46	47 87	.....
56	62 84	96 16	76 09	67 66	116 19	84 06	.....	.....	.....	.....	.....	31 02	39 06	51 24	.....
57	66 01	98 93	78 73	70 38	117 77	86 61	.....	.....	.....	.....	.....	33 26	41 92	54 84	.....
58	69 40	101 85	81 54	73 30	119 51	88 14	.....	.....	.....	.....	.....	35 72	45 04	58 69	.....
59	73 04	104 93	84 54	76 45	121 42	90 49	.....	.....	.....	.....	.....	38 42	48 47	62 81	.....
60	76 94	108 18	87 76	79 85	123 51	93 08	.....	.....	.....	.....	.....	41 40	52 21	67 21	.....
61	81 13	111 63	91 22	83 50	125 82	95 91	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	85 63	115 29	94 99	87 45	128 36	99 08	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	90 48	119 18	98 92	91 72	131 15	102 44	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	95 69	123 33	108 21	.....	134 22	106 18	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	101 32	127 76	107 84	.....	137 59	110 27	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

For policies containing Disability Benefit Rider additional charge of 10c to \$1.48 per \$1,000 is made according to age of insured and form of policy.

(Limit 100,000).

Extra Annual Premiums per \$1,000 of Insurance for Waiver of Premiums in
Event of Total and Permanent Disability of Insured
Before Attaining Age of 60.

American 3 per cent.

Adopted January 1, 1916.

Age at Issue.	Ordinary Life.	20-Payment Life.	20-Year Endowment.
20	\$0 13	\$0 10	\$0 13
21	13	10	14
22	14	10	14
23	15	10	15
24	16	10	15
25	17	10	16
26	18	11	17
27	19	11	17
28	20	12	18
29	21	13	19
30	22	14	20
31	23	15	21
32	25	16	22
33	26	17	23
34	28	18	25
35	30	20	27
36	32	21	28
37	34	23	31
38	36	26	33
39	39	28	36
40	42	32	40
41	45	36	45
42	48	41	50
43	51	46	55
44	55	51	61
45	60	57	67
46	64	63	73
47	70	69	79
48	76	76	86
49	84	84	94
50	91	92	1 01
51	1 00	1 01	.....
52	1 09	1 11	.....
53	1 20	1 22	.....
54	1 32	1 35	.....
55	1 47	1 48	.....

**Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary
During Life, with 240 Payments Certain.**

American 5% Reserve.

Commuted Value on 3½% Reserve \$1,728.22.

Life Annuity Premiums—Males										
NON-PARTICIPATING										
Price of \$1000 Annuity			Annuity Purchased by \$1,000							
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	
20	100.00	100.00	40	100.00	100.00	60	100.00	100.00	80	100.00
21	100.00	100.00	41	100.00	100.00	61	100.00	100.00	81	100.00
22	100.00	100.00	42	100.00	100.00	62	100.00	100.00	82	100.00
23	100.00	100.00	43	100.00	100.00	63	100.00	100.00	83	100.00
24	100.00	100.00	44	100.00	100.00	64	100.00	100.00	84	100.00
25	100.00	100.00	45	100.00	100.00	65	100.00	100.00	85	100.00
26	100.00	100.00	46	100.00	100.00	66	100.00	100.00	86	100.00
27	100.00	100.00	47	100.00	100.00	67	100.00	100.00	87	100.00
28	100.00	100.00	48	100.00	100.00	68	100.00	100.00	88	100.00
29	100.00	100.00	49	100.00	100.00	69	100.00	100.00	89	100.00
30	100.00	100.00	50	100.00	100.00	70	100.00	100.00	90	100.00
31	100.00	100.00	51	100.00	100.00	71	100.00	100.00	91	100.00
32	100.00	100.00	52	100.00	100.00	72	100.00	100.00	92	100.00
33	100.00	100.00	53	100.00	100.00	73	100.00	100.00	93	100.00
34	100.00	100.00	54	100.00	100.00	74	100.00	100.00	94	100.00
35	100.00	100.00	55	100.00	100.00	75	100.00	100.00	95	100.00
36	100.00	100.00	56	100.00	100.00	76	100.00	100.00	96	100.00
37	100.00	100.00	57	100.00	100.00	77	100.00	100.00	97	100.00
38	100.00	100.00	58	100.00	100.00	78	100.00	100.00	98	100.00
39	100.00	100.00	59	100.00	100.00	79	100.00	100.00	99	100.00
40	100.00	100.00	60	100.00	100.00	80	100.00	100.00	100	100.00

Life Annuity Premiums—Males										
NON-PARTICIPATING										
Price of \$1000 Annuity			Annuity Purchased by \$1,000							
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	
20	100.00	100.00	40	100.00	100.00	60	100.00	100.00	80	100.00
21	100.00	100.00	41	100.00	100.00	61	100.00	100.00	81	100.00
22	100.00	100.00	42	100.00	100.00	62	100.00	100.00	82	100.00
23	100.00	100.00	43	100.00	100.00	63	100.00	100.00	83	100.00
24	100.00	100.00	44	100.00	100.00	64	100.00	100.00	84	100.00
25	100.00	100.00	45	100.00	100.00	65	100.00	100.00	85	100.00
26	100.00	100.00	46	100.00	100.00	66	100.00	100.00	86	100.00
27	100.00	100.00	47	100.00	100.00	67	100.00	100.00	87	100.00
28	100.00	100.00	48	100.00	100.00	68	100.00	100.00	88	100.00
29	100.00	100.00	49	100.00	100.00	69	100.00	100.00	89	100.00
30	100.00	100.00	50	100.00	100.00	70	100.00	100.00	90	100.00
31	100.00	100.00	51	100.00	100.00	71	100.00	100.00	91	100.00
32	100.00	100.00	52	100.00	100.00	72	100.00	100.00	92	100.00
33	100.00	100.00	53	100.00	100.00	73	100.00	100.00	93	100.00
34	100.00	100.00	54	100.00	100.00	74	100.00	100.00	94	100.00
35	100.00	100.00	55	100.00	100.00	75	100.00	100.00	95	100.00
36	100.00	100.00	56	100.00	100.00	76	100.00	100.00	96	100.00
37	100.00	100.00	57	100.00	100.00	77	100.00	100.00	97	100.00
38	100.00	100.00	58	100.00	100.00	78	100.00	100.00	98	100.00
39	100.00	100.00	59	100.00	100.00	79	100.00	100.00	99	100.00
40	100.00	100.00	60	100.00	100.00	80	100.00	100.00	100	100.00

Life Annuity Premiums—Female
NON-PARTICIPATING

Term of 10 yrs		Annuity Paid	
Age	Female	at 60	at 65
20	10.00	10.00	10.00
21	10.00	10.00	10.00
22	10.00	10.00	10.00
23	10.00	10.00	10.00
24	10.00	10.00	10.00
25	10.00	10.00	10.00
26	10.00	10.00	10.00
27	10.00	10.00	10.00
28	10.00	10.00	10.00
29	10.00	10.00	10.00
30	10.00	10.00	10.00
31	10.00	10.00	10.00
32	10.00	10.00	10.00
33	10.00	10.00	10.00
34	10.00	10.00	10.00
35	10.00	10.00	10.00
36	10.00	10.00	10.00
37	10.00	10.00	10.00
38	10.00	10.00	10.00
39	10.00	10.00	10.00
40	10.00	10.00	10.00
41	10.00	10.00	10.00
42	10.00	10.00	10.00
43	10.00	10.00	10.00
44	10.00	10.00	10.00
45	10.00	10.00	10.00
46	10.00	10.00	10.00
47	10.00	10.00	10.00
48	10.00	10.00	10.00
49	10.00	10.00	10.00
50	10.00	10.00	10.00
51	10.00	10.00	10.00
52	10.00	10.00	10.00
53	10.00	10.00	10.00
54	10.00	10.00	10.00
55	10.00	10.00	10.00
56	10.00	10.00	10.00
57	10.00	10.00	10.00
58	10.00	10.00	10.00
59	10.00	10.00	10.00
60	10.00	10.00	10.00
61	10.00	10.00	10.00
62	10.00	10.00	10.00
63	10.00	10.00	10.00
64	10.00	10.00	10.00
65	10.00	10.00	10.00
66	10.00	10.00	10.00
67	10.00	10.00	10.00
68	10.00	10.00	10.00
69	10.00	10.00	10.00
70	10.00	10.00	10.00
71	10.00	10.00	10.00
72	10.00	10.00	10.00
73	10.00	10.00	10.00
74	10.00	10.00	10.00
75	10.00	10.00	10.00
76	10.00	10.00	10.00
77	10.00	10.00	10.00
78	10.00	10.00	10.00
79	10.00	10.00	10.00
80	10.00	10.00	10.00
81	10.00	10.00	10.00
82	10.00	10.00	10.00
83	10.00	10.00	10.00
84	10.00	10.00	10.00
85	10.00	10.00	10.00
86	10.00	10.00	10.00
87	10.00	10.00	10.00
88	10.00	10.00	10.00
89	10.00	10.00	10.00
90	10.00	10.00	10.00

Life Annuity Premiums—Female
NON-PARTICIPATING

Term of 10 yrs		Annuity Paid	
Age	Female	at 60	at 65
20	10.00	10.00	10.00
21	10.00	10.00	10.00
22	10.00	10.00	10.00
23	10.00	10.00	10.00
24	10.00	10.00	10.00
25	10.00	10.00	10.00
26	10.00	10.00	10.00
27	10.00	10.00	10.00
28	10.00	10.00	10.00
29	10.00	10.00	10.00
30	10.00	10.00	10.00
31	10.00	10.00	10.00
32	10.00	10.00	10.00
33	10.00	10.00	10.00
34	10.00	10.00	10.00
35	10.00	10.00	10.00
36	10.00	10.00	10.00
37	10.00	10.00	10.00
38	10.00	10.00	10.00
39	10.00	10.00	10.00
40	10.00	10.00	10.00
41	10.00	10.00	10.00
42	10.00	10.00	10.00
43	10.00	10.00	10.00
44	10.00	10.00	10.00
45	10.00	10.00	10.00
46	10.00	10.00	10.00
47	10.00	10.00	10.00
48	10.00	10.00	10.00
49	10.00	10.00	10.00
50	10.00	10.00	10.00
51	10.00	10.00	10.00
52	10.00	10.00	10.00
53	10.00	10.00	10.00
54	10.00	10.00	10.00
55	10.00	10.00	10.00
56	10.00	10.00	10.00
57	10.00	10.00	10.00
58	10.00	10.00	10.00
59	10.00	10.00	10.00
60	10.00	10.00	10.00
61	10.00	10.00	10.00
62	10.00	10.00	10.00
63	10.00	10.00	10.00
64	10.00	10.00	10.00
65	10.00	10.00	10.00
66	10.00	10.00	10.00
67	10.00	10.00	10.00
68	10.00	10.00	10.00
69	10.00	10.00	10.00
70	10.00	10.00	10.00
71	10.00	10.00	10.00
72	10.00	10.00	10.00
73	10.00	10.00	10.00
74	10.00	10.00	10.00
75	10.00	10.00	10.00
76	10.00	10.00	10.00
77	10.00	10.00	10.00
78	10.00	10.00	10.00
79	10.00	10.00	10.00
80	10.00	10.00	10.00
81	10.00	10.00	10.00
82	10.00	10.00	10.00
83	10.00	10.00	10.00
84	10.00	10.00	10.00
85	10.00	10.00	10.00
86	10.00	10.00	10.00
87	10.00	10.00	10.00
88	10.00	10.00	10.00
89	10.00	10.00	10.00
90	10.00	10.00	10.00

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for Each \$1,000 Insurance (Participating.) Adopted January 1, 1912.

Age at Issue.	LIFE.				ENDOWMENTS. Continuous Annual Premiums.				TERM. Renewable and Convertible.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	Maturing at Age 60.	5 Years.	10 Years.	15 Years.	20 Years.
15	15 44	36 79	28 35	22 47	99 11	61 99	43 72	20 88	.....	.....	.....	.....
16	15 67	37 25	28 68	22 75	99 14	61 92	43 75	20 86	.....	.....	.....	.....
17	15 91	37 78	29 02	23 03	99 16	61 96	43 78	21 24	.....	.....	.....	.....
18	16 17	38 20	29 38	23 33	99 19	61 99	43 82	21 70	.....	.....	.....	.....
19	16 44	38 70	29 75	23 64	99 21	62 03	43 85	22 19	.....	.....	.....	.....
20	16 72	39 22	30 14	23 96	99 25	62 06	43 89	22 71	.....	.....	.....	.....
21	17 01	39 76	30 54	24 30	99 29	62 10	43 93	23 27	10 80	10 95	11 20	11 45
22	17 46	40 42	31 06	24 78	99 31	62 20	44 08	23 93	10 85	11 05	11 30	11 60
23	17 93	41 09	31 58	25 28	99 35	62 31	44 22	24 06	10 95	11 15	11 40	11 75
24	18 41	41 80	32 13	25 80	99 38	62 41	44 38	25 41	11 00	11 25	11 55	11 90
25	18 91	42 52	32 70	26 34	99 42	62 52	44 53	26 25	11 10	11 35	11 65	12 05
26	19 44	43 27	33 28	26 89	99 46	62 64	44 69	27 04	11 20	11 45	11 80	12 25
27	19 99	44 05	33 89	27 46	99 51	62 75	44 87	27 95	11 30	11 60	11 95	12 45
28	20 55	44 86	34 53	28 05	99 57	62 88	45 06	28 92	11 40	11 75	12 15	12 65
29	21 15	45 70	35 19	28 66	99 62	63 01	45 26	29 97	11 55	11 90	12 35	12 90
30	21 77	46 57	35 87	29 29	99 68	63 16	45 47	31 17	11 65	12 05	12 55	13 20
31	22 42	47 48	36 59	29 95	99 74	63 29	45 71	32 36	11 80	12 25	12 75	13 50
32	23 09	48 42	37 32	30 62	99 82	63 44	45 95	33 65	11 95	12 40	13 00	13 85
33	23 79	49 40	38 10	31 31	99 89	63 60	46 21	35 05	12 15	12 65	13 30	14 20
34	24 52	50 49	38 89	32 03	99 98	63 77	46 49	36 55	12 30	12 85	13 60	14 65
35	25 29	51 46	39 73	32 78	100 07	63 95	46 80	38 18	12 50	13 10	13 95	15 15
36	26 11	52 55	40 60	33 57	100 89	64 20	47 13	39 82	12 75	13 40	14 35	15 65
37	26 98	53 68	41 50	34 40	100 73	64 48	47 48	41 84	13 00	13 75	14 80	16 25
38	27 98	54 87	42 46	35 30	101 07	64 76	47 88	43 94	13 25	14 10	15 30	16 95
39	28 96	56 10	43 45	36 27	101 43	65 07	48 31	46 23	13 55	14 50	15 85	17 70
40	30 08	57 36	44 47	37 33	101 81	65 40	48 76	48 76	13 90	14 95	16 50	18 55
41	31 27	58 71	45 58	38 43	102 21	65 83	49 29	51 77	14 25	15 45	17 20	19 45
42	32 50	60 09	46 71	39 58	102 63	66 29	49 85	55 11	14 70	16 35	18 00	20 50
43	33 81	61 55	47 91	40 78	103 08	66 78	50 47	58 87	15 15	16 70	18 35	21 65
44	35 18	63 05	49 16	42 03	103 57	67 32	51 15	63 10	15 65	17 45	19 35	22 95
45	36 62	64 63	50 47	43 34	104 08	67 91	51 89	67 91	16 30	18 30	21 00	24 35
46	38 15	66 29	51 88	44 72	104 66	68 36	52 72	73 55	17 30	19 25	22 20	25 90
47	39 79	68 01	53 34	46 20	105 27	69 61	53 63	80 07	17 75	20 30	23 60	27 60
48	41 56	69 83	54 90	47 80	105 93	70 66	54 64	87 68	18 70	21 50	25 15	29 50
49	43 47	71 71	56 53	49 52	106 65	71 68	55 74	96 66	19 70	22 85	26 35	31 60
50	45 53	73 70	58 27	51 36	107 45	72 81	57 08	107 45	20 85	24 35	28 70	33 85
51	47 74	75 79	60 11	53 35	108 30	74 05	58 54	.....	22 15	26 00	30 80	36 35
52	49 85	77 96	62 05	55 24	109 23	75 40	59 98	.....	23 55	27 80	33 05	39 05
53	52 14	80 24	64 10	57 26	110 25	76 88	61 58	.....	25 15	29 85	35 55	41 95
54	54 58	82 63	66 28	59 48	111 37	78 40	63 83	.....	26 90	32 10	38 30	45 10
55	57 16	85 14	68 59	61 73	112 58	80 27	65 24	.....	28 35	34 55	41 30	48 50

For policies with Disability Benefits make additions at different ages as follows:

15-21	22	23	24	25	26	27	28	29	30	31	32
\$0 50	\$0 51	\$0 52	\$0 53	\$0 54	\$0 55	\$0 56	\$0 57	\$0 58	\$0 59	\$0 60	\$0 61
33	34	35	36	37	38	39	40	41	42	43	44
\$0 62	\$0 63	\$0 64	\$0 65	\$0 67	\$0 70	\$0 76	\$0 81	\$0 85	\$0 89	\$0 96	\$0 99
45	46	47	48	49	50	51	52	53	54	55	.....
\$1 05	\$1 13	\$1 20	\$1 27	\$1 30	\$1 31	\$1 36	\$1 47	\$1 60	\$1 79	\$2 00	.....

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$15,000.
Premiums for each \$1,000 Insurance (Participating). Adopted Jan. 1, 1902.

Age at Issue.	LIFE				ENDOWMENT.					80 Prem- iums Life Cumulative End'wmt	
	Continuous Annual Premiums.				Continuous Annual Premiums.					Annual Premium.	Note, as on Edw. for \$1,500 at Age.
	Continu's An- nual Prem.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
21	16 92	43 47	32 20	26 53	97 47	82 17	41 89	34 81	28 88	33 09	70
22	17 24	44 11	32 67	26 92	97 50	82 22	44 93	34 87	28 96	33 73	70
23	17 67	44 78	33 17	27 85	97 53	82 26	44 99	34 94	29 03	34 40	70
24	18 06	45 46	33 68	27 77	97 57	82 30	45 04	35 01	29 14	35 10	70
25	18 53	46 17	34 22	28 23	97 64	82 35	45 10	35 09	29 24	35 80	70
26	18 98	46 90	34 78	28 68	97 65	82 40	45 17	35 17	29 36	36 56	70
27	19 45	47 66	35 34	29 17	97 69	82 46	45 24	35 27	29 48	37 32	70
28	19 95	48 08	35 94	29 66	97 74	82 52	45 32	35 36	29 62	38 13	70
29	20 47	49 25	36 54	30 18	97 80	82 59	45 41	35 49	29 77	39 00	70
30	21 02	50 08	37 18	30 71	97 85	82 66	45 51	35 61	29 95	39 83	70
31	21 59	50 96	37 82	31 27	97 91	82 74	45 61	35 75	30 14	40 72	70
32	22 20	51 84	38 52	31 83	97 97	82 83	45 73	35 90	30 36	41 65	70
33	22 85	52 75	39 21	32 45	98 05	82 93	45 85	36 08	30 49	42 61	70
34	23 52	53 71	39 94	33 07	98 14	83 03	46 00	36 28	30 86	43 66	70
35	24 24	54 89	40 69	33 78	98 23	83 15	46 16	36 50	31 17	44 70	70
36	24 99	55 70	41 47	34 90	98 32	83 28	46 34	36 74	31 50	45 83	70
37	25 78	56 78	42 28	35 12	98 42	83 41	46 54	37 01	31 88	46 98	70
38	26 62	57 84	43 13	35 88	98 63	83 60	46 77	37 32	32 27	48 25	70
39	27 52	58 96	44 00	36 83	98 69	83 78	47 02	37 66	32 75	49 54	70
40	28 45	60 12	44 92	37 45	98 83	83 99	47 81	38 05	33 25	50 88	70
41	29 46	61 32	45 86	38 30	99 00	84 23	47 63	38 48	34 12	52 33	70
42	30 51	62 57	46 85	39 18	99 19	84 49	47 99	38 96	34 44	53 82	70
43	31 65	63 85	47 90	40 18	99 40	84 79	48 40	39 58	35 16	55 30	70
44	32 84	64 20	48 98	41 14	99 64	85 14	48 86	40 11	35 93	57 10	70
45	34 10	66 58	50 12	42 21	99 93	85 33	49 38	40 78	36 79	58 79	70
46	35 46	68 03	51 81	43 32	100 25	85 96	49 96	41 52	.....	60 81	70
47	36 90	69 52	52 57	44 51	100 60	86 45	50 61	42 39	.....	62 81	70
48	38 43	71 10	53 88	45 76	101 01	87 00	51 34	43 50	.....	65 03	70
49	40 06	72 77	55 27	47 12	101 47	87 68	52 48	44 82	.....	67 88	70
50	41 80	74 42	56 72	48 52	101 99	88 32	53 05	45 46	.....	69 62	70
51	43 65	76 49	58 27	50 06	102 57	89 10	54 06	.....	.....	.....	.....
52	45 62	78 06	59 89	51 67	103 22	89 98	55 18	.....	.....	.....	.....
53	47 77	79 91	61 61	53 40	103 93	90 93	56 42	.....	.....	.....	.....
54	49 97	81 89	63 41	55 25	104 74	92 00	57 79	.....	.....	.....	.....
55	52 36	83 97	65 34	57 23	105 64	93 18	59 31	.....	.....	.....	.....
56	54 91	86 14	67 38	.....	106 63	94 50	.....	.....	.....	.....	.....
57	57 65	88 40	69 56	.....	107 74	95 98	.....	.....	.....	.....	.....
58	60 55	90 79	72 37	.....	108 96	97 61	.....	.....	.....	.....	.....
59	63 86	93 29	74 35	.....	110 88	99 42	.....	.....	.....	.....	.....
60	67 00	95 95	77 02	.....	111 85	91 42	.....	.....	.....	.....	.....
61	70 56	98 72	.....	.....	113 52	.....	.....	.....	.....	.....	.....
62	74 37	101 67	.....	.....	115 41	.....	.....	.....	.....	.....	.....
63	78 46	104 80	.....	.....	117 50	.....	.....	.....	.....	.....	.....
64	82 84	108 13	.....	.....	119 81	.....	.....	.....	.....	.....	.....
65	87 52	111 67	.....	.....	122 36	.....	.....	.....	.....	.....	.....

Four per cent discount allowed for payment of all premiums in adva

Largest Amount of Insurance it will write on a Single Life, \$75,000. Premiums for each \$1,000 Insurance (Participating). Adopted 1903.

Age at Issue.	LIFE.					ENDOWMENT. ANNUAL CONTINUOUS PREMIUM.							
	Continuous Annual Premiums.*	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	16 60	838 30	828 96	24 16	291 87	899 27	862 34	844 10	838 84	27 44	23 23	20 59	18 08
21	17 05	86 10	29 54	24 60	296 97	98 40	62 40	44 25	34 00	27 60	23 45	20 75	18 29
22	17 50	86 90	30 15	25 10	302 69	98 50	62 45	44 40	34 15	27 80	23 60	21 00	19 29
23	18 00	40 70	30 80	25 70	308 54	99 60	62 50	44 55	34 30	28 00	23 85	21 25	19 59
24	18 50	41 50	31 40	26 20	314 46	99 75	62 60	44 70	34 45	28 20	24 15	21 50	19 85
25	19 00	42 34	32 06	26 75	320 52	99 90	62 70	44 85	34 67	28 38	24 35	21 80	20 29
26	19 50	43 20	32 70	27 30	326 74	100 00	62 80	44 95	34 85	28 60	24 65	22 15	20 69
27	20 05	44 08	33 40	27 90	333 12	100 05	62 90	45 10	35 05	28 85	24 95	22 50	21 09
28	20 60	45 00	34 10	28 50	339 68	100 10	63 05	45 25	35 25	29 10	25 25	22 85	21 45
29	21 20	45 94	34 80	29 10	346 40	100 20	63 20	45 45	35 50	29 35	25 55	23 30	21 99
30	21 80	46 80	35 50	29 70	353 10	100 30	63 34	45 63	35 74	29 58	25 87	23 60	22 40
31	22 45	47 72	36 24	30 35	359 96	100 40	63 50	45 85	36 00	29 95	26 10	24 10	22 90
32	23 10	48 70	37 00	31 00	367 16	100 50	63 70	46 05	36 25	30 30	26 35	24 60	23 45
33	23 35	49 76	37 84	31 72	374 63	100 60	63 90	46 25	36 50	30 65	26 60	25 15	24 00
34	24 05	50 86	38 70	32 50	382 42	100 75	64 05	46 45	36 75	31 00	27 85	25 70	24 75
35	25 45	52 00	39 60	33 28	390 54	100 90	64 20	46 70	37 00	31 44	28 15	26 30	25 55
36	26 30	53 20	40 50	34 10	398 87	101 15	64 40	46 85	37 25	32 00	28 85	27 00	
37	27 20	54 40	41 50	34 96	407 58	101 45	64 65	47 05	37 55	32 55	29 55	27 75	
38	28 15	55 70	42 54	35 88	416 57	101 75	64 95	47 25	37 85	33 20	30 25	28 60	.....
39	29 20	57 06	43 62	36 84	425 85	101 95	65 30	47 45	38 15	33 89	30 95	29 45	.....
40	30 25	58 46	44 74	37 84	435 41	102 14	65 67	48 64	39 46	34 47	31 70	30 40	.....
41	31 40	59 86	45 88	38 88	445 03	102 55	66 10	49 10	40 15	35 25	32 60		.....
42	32 60	61 26	47 04	39 94	454 76	102 80	66 50	49 60	40 90	36 05	33 55		.....
43	33 85	62 70	48 22	41 04	464 65	103 10	66 85	50 15	41 60	36 90	34 55	.....	.....
44	35 15	64 22	49 48	42 20	474 90	103 35	67 30	50 75	42 30	37 80	35 70	.....	.....
45	36 50	65 82	50 80	43 46	485 52	103 58	67 70	51 45	43 05	38 85	36 90	.....	.....
46	37 95	67 52	52 24	44 82	496 62	104 20	68 40	52 25	44 25	40 25	38 45	.....	.....
47	39 55	69 32	53 78	46 28	508 08	104 70	69 10	53 15	45 50	41 80	40 05	.....	.....
48	41 25	71 18	55 40	47 84	519 80	105 25	69 95	54 15	46 75	43 75	41 75	.....	.....
49	43 10	73 14	57 12	49 50	531 88	105 90	70 80	55 30	48 00	45 65	43 60	.....	.....
50	45 10	75 20	58 94	51 26	544 17	106 45	71 75	56 55	49 30	47 65	45 60	.....	.....
51	47 20	77 30	60 82	53 10	556 53	107 40	72 85	57 85	50 90	49 90	.....	.....	.....
52	49 35	79 45	62 78	55 05	568 95	108 20	74 00	59 30	52 65	52 00	.....	.....	.....
53	51 60	81 74	64 88	57 15	581 70	109 20	75 25	60 90	54 50	54 25	.....	.....	.....
54	54 00	84 16	67 12	59 40	594 68	110 30	76 70	62 65	56 95	56 65	.....	.....	.....
55	56 50	86 75	69 52	61 84	607 94	111 58	78 26	64 65	60 05	59 75	.....	.....	.....
56	59 25	89 52	72 10	64 50	621 48	113 05	80 10	66 85	63 05	.....	.....	.....	.....
57	62 20	92 40	74 86	67 30	635 08	114 45	82 10	69 25	66 30	.....	.....	.....	.....
58	65 45	95 44	77 78	70 35	648 76	116 45	84 30	71 85	69 70	.....	.....	.....	.....
59	68 95	98 54	80 83	73 50	662 25	118 30	86 65	74 70	73 40	.....	.....	.....	.....
60	72 70	101 68	83 96	76 80	675 45	120 20	89 10	77 60	77 10	.....	.....	.....	.....
61	76 70	104 78	87 20	83 55	688 80	122 35	96 00	85 45	.....	.....	.....	.....	.....
62	80 90	108 00	90 50	87 25	700 70	131 60	100 00	88 90	.....	.....	.....	.....	.....
63	85 25	111 40	94 20	91 25	713 40	133 90	103 15	92 65	.....	.....	.....	.....	.....
64	90 00	115 30	98 10	.....	726 20	136 80	106 70	96 85	.....	.....	.....	.....	.....
65	95 00	118 90	106 85	.....	739 20	139 90	110 70	101 46	.....	.....	.....	.....	.....

For semi-annual rates to one-half yearly add 3 per cent.
For quarterly rates to one-fourth yearly add 5 per cent.

* Adopted October 14, 1910.

Largest Amount of Insurance it will write on a Single Life, \$75,000.

Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	ENDOWMENT AT 75.				ENDOWMENT.—10 Annual Premiums.						
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	\$16 85	\$39 15	\$29 10	\$24 25	\$84 25	\$71 52	\$61 73	\$54 87	\$48 98	\$45 32	\$42 06
21	17 30	39 95	29 70	24 75	84 28	71 60	62 00	55 05	49 35	45 65	42 45
22	17 80	40 80	30 35	25 30	84 30	71 70	62 30	55 25	49 75	46 00	43 00
23	18 30	41 65	30 95	25 85	84 33	71 85	62 60	55 45	50 20	46 40	43 50
24	18 80	42 50	31 60	26 40	84 35	72 00	62 95	55 65	50 70	46 80	44 10
25	19 30	43 40	32 30	26 95	84 40	72 13	63 27	55 87	51 25	47 17	44 75
26	19 90	44 30	33 00	27 55	84 50	72 35	63 40	56 25	51 50	47 55	.....
27	20 45	45 20	33 70	28 15	84 60	72 60	63 55	56 65	51 80	48 00	.....
28	21 10	46 20	34 45	28 80	84 70	72 85	63 75	57 10	52 20	48 50	.....
29	21 70	47 15	35 20	29 45	84 80	73 15	63 90	57 60	52 55	49 10	.....
30	22 40	48 15	36 00	30 10	84 90	73 44	64 12	58 10	52 94	49 66	.....
31	23 05	49 20	36 70	30 75	85 10	73 55	64 50	58 40	53 45	.....	.....
32	23 80	50 25	37 55	31 45	85 30	73 70	64 90	58 75	54 00	.....	.....
33	24 55	51 35	38 40	32 20	85 50	73 85	65 35	59 15	54 60	.....	.....
34	25 40	52 50	39 30	33 00	85 70	74 00	65 80	59 55	55 25	.....	.....
35	26 30	53 70	40 25	33 85	86 00	74 23	66 33	59 95	55 90	.....	.....
36	27 25	55 00	41 25	34 70	86 25	74 70	66 80	60 60	.....	.....	.....
37	28 25	56 35	42 25	35 60	86 50	75 20	67 25	61 30	.....	.....	.....
38	29 30	57 75	43 35	36 60	86 75	75 85	67 70	62 10	.....	.....	.....
39	30 45	59 20	44 50	37 60	87 00	76 25	68 20	62 80	.....	.....	.....
40	31 70	60 70	45 70	38 65	87 22	76 70	68 70	63 63	.....	.....	.....
41	32 90	62 20	46 90	39 75	87 60	77 10	69 45	.....	.....	.....	.....
42	34 30	63 75	48 15	40 90	88 00	77 50	70 20	.....	.....	.....	.....
43	35 70	65 35	49 40	42 10	88 40	77 90	71 00	.....	.....	.....	.....
44	37 20	67 00	50 75	43 35	88 85	78 50	71 85	.....	.....	.....	.....
45	38 85	68 80	52 25	44 65	89 45	79 23	72 78	.....	.....	.....	.....
46	40 65	70 65	53 75	46 10	89 90	80 05	.....	.....	.....	.....	.....
47	42 55	72 65	55 40	47 70	90 55	81 00	.....	.....	.....	.....	.....
48	44 60	74 70	57 15	49 40	91 30	81 95	.....	.....	.....	.....	.....
49	46 95	76 85	59 00	51 20	92 20	83 10	.....	.....	.....	.....	.....
50	49 30	79 15	61 00	53 15	93 07	84 68	.....	.....	.....	.....	.....
51	51 90	81 55	63 10	55 08	94 15	85 90	.....	.....	.....	.....	.....
52	54 65	83 95	65 25	57 18	95 20	86 90	.....	.....	.....	.....	.....
53	57 70	86 50	67 50	59 50	96 40	88 55	.....	.....	.....	.....	.....
54	61 00	89 25	70 00	61 96	97 80	90 27	.....	.....	.....	.....	.....
55	64 65	92 20	72 65	.....	99 60	92 20	.....	.....	.....	.....	.....
56	68 70	95 35	75 50	.....	101 15	94 40	.....	.....	.....	.....	.....
57	73 05	98 75	78 60	.....	103 05	96 70	.....	.....	.....	.....	.....
58	77 95	102 25	81 90	.....	105 20	99 20	.....	.....	.....	.....	.....
59	83 25	105 95	85 45	.....	107 40	101 80	.....	.....	.....	.....	.....
60	89 10	109 70	.....	.....	109 70	104 45	.....	.....	.....	.....	.....
61	101 20	120 30	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	108 80	124 20	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	117 55	129 20	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	127 80	134 25	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	139 90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Premium Rates (Participating) for *\$50.00 Annual Income to Beneficiary
During Life, with 240 Payments Certain.

American 3 3/4% Reserve. Commuted Value, \$766.20.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
20	\$15 04	\$14 26	\$13 51	\$13 04	\$12 72	\$21 71	\$20 50	\$19 43	\$18 84	\$18 51	\$48 21	\$45 78	\$44 07	\$43 07	\$42 68
21	15 40	14 62	13 87	13 39	13 06	22 08	20 85	19 78	19 18	18 84	48 10	45 57	43 81	42 80	42 38
22	15 78	14 99	14 24	13 75	13 41	22 51	21 28	20 19	19 58	19 23	47 98	45 38	43 55	42 53	42 07
23	16 20	15 39	14 64	14 14	13 79	23 01	21 74	20 67	20 05	19 69	47 88	45 17	43 31	42 27	41 81
24	16 63	15 80	15 04	14 53	14 17	23 44	22 15	21 08	20 44	20 07	47 78	44 98	43 06	42 00	41 52
25	17 07	16 21	15 44	14 92	14 55	23 92	22 60	21 53	20 87	20 49	47 66	44 77	42 80	41 71	41 23
26	17 52	16 64	15 85	15 32	14 94	24 40	23 06	21 97	21 30	20 91	47 55	44 57	42 54	41 43	40 93
27	18 01	17 10	16 29	15 75	15 38	24 98	23 57	22 45	21 77	21 37	47 47	44 39	42 30	41 17	40 67
28	18 50	17 57	16 73	16 18	15 78	25 47	24 08	22 93	22 24	21 83	47 39	44 21	42 06	40 90	40 40
29	19 04	18 08	17 22	16 65	16 24	26 02	24 59	23 41	22 71	22 29	47 36	44 08	41 86	40 67	40 17
30	19 59	18 60	17 70	17 12	16 70	26 58	25 11	23 90	23 19	22 75	47 33	43 95	41 66	40 44	39 94
31	20 18	19 15	18 22	17 63	17 20	27 19	25 67	24 42	23 70	23 25	47 34	43 86	41 50	40 25	39 76
32	20 78	19 70	18 73	18 14	17 69	27 81	26 23	24 84	24 22	23 75	47 35	43 77	41 33	40 06	39 57
33	21 48	20 34	19 33	18 74	18 27	28 49	26 84	25 51	24 79	24 30	47 38	43 71	41 18	39 89	39 39
34	22 22	21 02	19 96	19 37	18 88	29 24	27 51	26 14	25 41	24 90	47 41	43 65	41 03	39 72	39 22
35	22 97	21 70	20 60	20 00	19 49	29 99	28 18	26 77	26 02	25 49	47 50	43 64	40 93	39 61	39 11
36	23 78	22 44	21 30	20 67	20 15	30 79	28 90	27 44	26 66	26 12	47 53	43 58	40 78	39 44	38 90
37	24 63	23 22	22 03	21 38	20 84	31 63	29 66	28 15	27 34	26 78	47 61	43 57	40 68	39 31	38 74
38	25 53	24 04	22 80	22 12	21 56	32 52	30 47	28 90	28 06	27 48	47 71	43 58	40 61	39 19	38 58
39	26 53	24 97	23 67	22 95	22 37	33 46	31 34	29 69	28 82	28 22	47 83	43 62	40 58	39 10	38 48
40	27 54	25 90	24 54	23 77	23 17	34 44	32 25	30 52	29 51	28 99	48 71	44 44	41 32	39 77	39 13
41	28 66	26 92	25 48	24 68	24 05	35 47	33 19	31 37	30 41	29 78	49 06	44 73	41 52	39 90	39 26
42	29 84	27 99	26 46	25 60	24 97	36 56	34 16	32 24	31 24	30 59	49 47	45 07	41 77	40 08	39 42
43	31 09	29 12	27 48	26 58	25 93	37 72	35 18	33 15	32 11	31 44	49 94	45 47	42 08	40 33	39 65
44	32 41	30 29	28 54	27 59	26 92	38 95	36 26	34 11	33 02	32 33	50 48	45 93	42 44	40 64	39 94
45	33 81	31 54	29 65	28 65	27 96	40 28	37 43	35 15	34 00	33 29	51 12	46 49	42 89	41 05	40 32
46	35 30	32 87	30 84	29 79	29 07	41 72	38 69	36 28	35 07	34 33	51 86	47 14	43 43	41 54	40 77
47	36 94	34 33	32 16	31 08	30 30	43 28	40 05	37 50	36 22	35 45	52 70	47 89	44 08	42 18	41 32
48	38 69	35 89	33 57	32 39	31 60	44 91	41 51	38 81	37 46	36 65	53 64	48 74	44 84	42 81	41 98
49	40 59	37 58	35 11	33 84	33 01	46 66	43 06	40 21	38 77	37 82	54 71	49 78	45 74	43 61	42 71
50	42 66	39 43	36 80	35 42	34 55	48 52	44 72	41 71	40 17	39 27	55 90	50 83	46 74	44 52	43 56
51	44 85	41 38	38 57	37 07	36 16	50 48	46 47	43 27	41 51	40 67	57 16	52 00	47 82	45 48	44 46
52	47 13	43 41	40 38	38 75	37 80	52 59	48 35	44 94	43 16	42 17	58 60	53 34	49 06	46 60	45 53
53	49 56	45 57	42 80	40 53	39 53	54 87	50 38	46 74	44 82	43 78	60 22	54 85	50 45	47 85	46 71
54	52 14	47 87	44 34	42 41	41 86	57 32	52 56	48 67	46 59	45 50	62 01	56 51	51 98	49 23	48 04
55	54 88	50 32	46 50	44 39	43 28	59 99	54 95	50 76	48 51	47 37	64 05	58 42	53 74	50 83	49 57
56	57 87	53 00	48 87	46 57	45 39	62 89	57 55	53 04	50 62	49 41	66 30	60 52	55 67	52 60	51 24
57	61 09	55 88	51 41	48 90	47 65	65 94	60 29	55 44	52 83	51 55	68 75	62 81	57 76	54 53	53 18
58	64 60	59 04	54 19	51 46	50 13	69 25	63 28	58 07	55 25	53 89	71 40	65 28	60 01	56 62	55 04
59	68 39	62 46	57 20	54 25	52 82	72 68	66 39	60 80	57 76	56 30	74 29	67 97	62 47	58 92	57 27
60	72 43	66 13	60 43	57 23	55 69	76 31	69 67	63 70	60 40	58 88	77 28	70 75	64 99	61 28	59 45
61	76 74	70 07	63 90	60 42	58 75	82 68	75 66	69 28	65 69	64 00	84 14	77 38	71 34	67 45	65 57
62	81 32	74 26	67 58	63 78	61 97	86 89	79 40	72 57	68 65	66 83	87 74	80 73	74 39	70 28	68 15
63	86 18	78 66	71 43	67 26	65 30	91 35	83 49	76 15	71 86	69 90	91 67	84 39	77 72	73 35	71 02
64	91 48	83 46	75 65	71 05	68 94	96 31	88 00	80 09	75 89	73 27	96 08	88 50	81 47	76 79	74 24
65	97 16	88 56	80 14	75 05	72 77	101 73	92 96	84 39	79 23	76 94	100 89	92 97	85 56	80 51	77 71

*This Company does not publish rates for \$10.00 Monthly Income policy.

LIFE ANNUITY RATES—Men:

SEVENTH MONTH: 1st, 1890:

Age at last birth-day.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.			Age at last birth-day.
	\$100 Yearly.	\$50 Half Yearly.	\$25 Quarterly.	Yearly Annuity.	Half Yearly Annuity.	Quarterly Annuity.	
20	\$2,083	\$2,108	\$2,120 50	\$48 00	\$23 72	\$11 79	20
21	2,066	2,091	2,103 50	48 40	23 91	11 83	21
22	2,048	2,073	2,085 50	48 83	24 12	11 99	22
23	2,031	2,056	2,068 50	49 24	24 32	12 08	23
24	2,012	2,037	2,049 50	49 70	24 55	12 20	24
25	1,994	2,019	2,031 50	50 15	24 76	12 30	25
26	1,976	2,001	2,013 50	50 61	24 99	12 41	26
27	1,957	1,982	1,994 50	51 10	25 23	12 53	27
28	1,938	1,963	1,975 50	51 60	25 47	12 65	28
29	1,919	1,944	1,956 50	52 11	25 72	12 78	29
30	1,900	1,925	1,937 50	52 63	25 97	12 90	30
31	1,880	1,905	1,917 50	53 19	26 23	13 04	31
32	1,860	1,885	1,897 50	53 76	26 53	13 17	32
33	1,840	1,865	1,877 50	54 35	26 82	13 31	33
34	1,820	1,845	1,857 50	54 94	27 10	13 46	34
35	1,799	1,824	1,836 50	55 59	27 41	13 61	35
36	1,778	1,803	1,815 50	56 24	27 73	13 77	36
37	1,756	1,781	1,793 50	56 95	28 07	13 94	37
38	1,735	1,760	1,772 50	57 64	28 41	14 10	38
39	1,713	1,738	1,750 50	58 38	28 77	14 28	39
40	1,690	1,715	1,727 50	59 17	29 15	14 47	40
41	1,667	1,692	1,704 50	59 99	29 55	14 67	41
42	1,644	1,669	1,681 50	60 83	29 96	14 87	42
43	1,620	1,645	1,657 50	61 73	30 39	15 07	43
44	1,596	1,621	1,633 50	62 66	30 84	15 30	44
45	1,572	1,597	1,609 50	63 62	31 31	15 53	45
46	1,547	1,572	1,584 50	64 64	31 81	15 78	46
47	1,521	1,546	1,558 50	65 75	32 34	16 04	47
48	1,495	1,520	1,532 50	66 89	32 89	16 31	48
49	1,468	1,493	1,505 50	68 12	33 49	16 61	49
50	1,441	1,466	1,478 50	69 40	34 11	16 91	50
51	1,413	1,438	1,450 50	70 77	34 77	17 23	51
52	1,384	1,409	1,421 50	72 25	35 49	17 59	52
53	1,354	1,379	1,391 50	73 86	36 26	17 97	53
54	1,323	1,348	1,360 50	75 59	37 09	18 37	54
55	1,292	1,317	1,329 50	77 40	37 96	18 80	55
56	1,260	1,285	1,297 50	79 37	38 91	19 27	56
57	1,228	1,253	1,265 50	81 57	39 97	19 79	57
58	1,191	1,216	1,228 50	83 96	41 12	20 35	58
59	1,154	1,179	1,191 50	86 50	42 34	20 95	59
60	1,120	1,145	1,157 50	89 29	43 67	21 60	60
61	1,084	1,109	1,121 50	92 25	45 09	22 30	61
62	1,049	1,074	1,086 50	95 33	46 55	23 01	62
63	1,015	1,040	1,052 50	98 52	48 08	23 75	63
64	980	1,005	1,017 50	102 04	49 75	24 57	64
65	946	971	983 50	105 71	51 49	25 42	65
66	912	937	949 50	109 65	53 36	26 36	66
67	879	904	916 50	113 77	55 31	27 28	67
68	846	871	883 50	118 20	57 40	28 30	68
69	813	838	850 50	123 00	59 67	29 40	69
70	780	805	817 50	128 21	62 11	30 57	70
71	754	779	791 50	132 63	64 18	31 58	71
72	727	752	764 50	137 55	66 49	32 70	72
73	701	726	738 50	142 65	68 87	33 85	73
74	676	701	713 50	147 93	71 33	35 03	74
75	652	677	689 50	153 37	73 85	36 26	75
76	628	653	670 50	159 98	75 99	37 28	76
77	614	639	651 50	162 87	78 25	38 37	77
78	596	621	633 50	167 79	80 52	39 46	78
79	577	602	614 50	173 31	83 06	40 68	79
80	557	582	594 50	179 53	85 91	42 05	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—Women.

SEVENTH MONTH 1st, 1899.

Age at last birth- day.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.			Age at last birth- day.
	\$100 Yearly.	\$50 Half Yearly.	\$25 Quarterly.	Yearly Annuity.	Half Yearly Annuity.	Quarterly Annuity.	
20	\$2,245	\$2,270	\$2,282 50	\$44 54	\$21 03	\$10 95	20
21	2,230	2,255	2,267 50	44 84	21 17	11 02	21
22	2,214	2,239	2,251 50	45 17	22 33	11 10	22
23	2,199	2,224	2,236 50	45 48	22 48	11 18	23
24	2,183	2,208	2,220 50	45 81	22 64	11 26	24
25	2,166	2,191	2,203 50	46 17	22 82	11 34	25
26	2,149	2,174	2,186 50	46 53	23 00	11 43	26
27	2,132	2,157	2,169 50	46 90	23 18	11 52	27
28	2,115	2,140	2,152 50	47 28	23 36	11 61	28
29	2,097	2,122	2,134 50	47 69	23 56	11 71	29
30	2,079	2,104	2,116 50	48 10	23 76	11 81	30
31	2,060	2,085	2,097 50	48 54	23 98	11 92	31
32	2,042	2,065	2,077 50	49 02	24 21	12 03	32
33	2,021	2,046	2,058 50	49 48	24 44	12 14	33
34	2,001	2,026	2,038 50	49 98	24 68	12 26	34
35	1,980	2,005	2,017 50	50 51	24 94	12 39	35
36	1,959	1,984	1,996 50	51 05	25 20	12 52	36
37	1,937	1,962	1,974 50	51 63	25 48	12 66	37
38	1,914	1,939	1,951 50	52 25	25 79	12 81	38
39	1,891	1,916	1,928 50	52 83	26 10	12 96	39
40	1,868	1,893	1,905 50	53 53	26 41	13 12	40
41	1,843	1,868	1,880 50	54 26	26 77	13 29	41
42	1,818	1,843	1,855 50	55 01	27 13	13 47	42
43	1,792	1,817	1,829 50	55 80	27 52	13 66	43
44	1,765	1,790	1,802 50	56 66	27 93	13 87	44
45	1,738	1,763	1,775 50	57 54	28 36	14 08	45
46	1,709	1,734	1,746 50	58 51	28 83	14 31	46
47	1,681	1,706	1,718 50	59 49	29 31	14 54	47
48	1,650	1,675	1,687 50	60 61	29 85	14 81	48
49	1,619	1,644	1,656 50	61 77	30 41	15 09	49
50	1,587	1,612	1,624 50	63 02	31 02	15 38	50
51	1,556	1,581	1,593 50	64 27	31 63	15 68	51
52	1,524	1,549	1,561 50	65 62	32 28	16 01	52
53	1,491	1,516	1,528 50	67 07	32 98	16 35	53
54	1,458	1,483	1,495 50	68 59	33 49	16 60	54
55	1,423	1,448	1,460 50	70 27	34 53	17 11	55
56	1,388	1,413	1,425 50	72 05	35 39	17 53	56
57	1,352	1,377	1,389 50	73 96	36 31	18 00	57
58	1,316	1,341	1,353 50	75 99	37 29	18 46	58
59	1,279	1,304	1,316 50	78 19	38 34	18 98	59
60	1,242	1,267	1,279 50	80 52	39 46	19 53	60
61	1,203	1,228	1,240 50	83 13	40 72	20 15	61
62	1,166	1,191	1,203 50	85 76	41 98	20 76	62
63	1,129	1,154	1,166 50	88 57	43 33	21 42	63
64	1,090	1,115	1,127 50	91 74	44 84	22 16	64
65	1,050	1,075	1,087 50	95 24	46 51	22 98	65
66	1,010	1,035	1,047 50	99 01	48 31	23 87	66
67	970	995	1,007 50	103 09	50 25	24 82	67
68	930	955	967 50	107 53	52 36	25 89	68
69	891	916	928 50	112 23	54 58	26 92	69
70	853	878	890 50	117 23	56 95	28 07	70
71	824	849	861 50	121 36	58 89	29 02	71
72	796	821	833 50	125 63	60 90	29 99	72
73	768	793	805 50	130 21	63 05	31 04	73
74	741	766	778 50	134 95	65 27	32 11	74
75	713	738	750 50	140 25	67 75	33 31	75
76	691	716	728 50	144 72	69 83	34 32	76
77	670	695	707 50	149 25	71 94	35 33	77
78	648	673	685 50	154 32	74 29	36 47	78
79	626	651	663 50	159 74	76 80	37 68	79
80	604	629	641 50	165 56	79 49	38 97	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, \$100,000.
 Premiums for Each \$1,000 Insurance (Participating)
 Adopted June, 1912.

Including Total and Permanent Disability

Age at Issue	LIFE							ENDOWMENT					10 Year Convertible Term, Adopted 1911.
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Payment Premiums	Continuous Annual Premiums					
								10 Years	15 Years	20 Years	25 Years	30 Years	20 Year Endowment
20	\$14 83	\$32 62	\$27 06	\$22 43	\$19 90	\$18 16	\$301 39	\$91 29	\$67 88	\$41 52	\$32 07	\$26 36	\$32 73
21	15 15	37 20	27 52	22 80	20 23	18 49	306 08	91 33	67 88	41 58	32 14	26 15	32 81
22	15 49	37 80	27 97	23 18	20 57	18 80	310 98	91 38	67 94	41 64	32 21	26 24	32 89
23	15 85	38 42	28 44	23 57	20 93	19 14	315 96	91 43	67 99	41 71	32 29	26 33	33 00
24	16 22	39 07	28 92	23 98	21 30	19 49	321 16	91 48	68 05	41 78	32 38	26 44	33 11
25	16 61	39 74	29 43	24 41	21 68	19 85	326 55	91 53	68 12	41 86	32 47	26 55	33 22
26	17 03	40 44	29 95	24 85	22 09	20 23	332 13	91 59	68 19	41 94	32 57	26 68	33 35
27	17 48	41 16	30 50	25 31	22 51	20 62	337 91	91 65	68 26	42 03	32 68	26 82	33 49
28	17 92	41 91	31 06	25 79	22 94	21 04	343 90	91 72	68 34	42 12	32 80	26 98	33 64
29	18 40	42 69	31 65	26 29	23 40	21 48	350 09	91 79	68 43	42 23	32 94	27 15	33 80
30	18 91	43 50	32 28	26 81	23 88	21 93	356 50	91 87	68 52	42 35	33 08	27 33	33 99
31	19 44	44 34	32 89	27 35	24 38	22 41	363 13	91 95	68 62	42 47	33 24	27 54	34 19
32	20 01	45 20	33 55	27 91	24 90	22 92	370 00	92 04	68 74	42 61	33 42	27 77	34 41
33	20 61	46 11	34 24	28 50	25 45	23 45	377 10	92 14	68 86	42 76	33 62	28 02	34 65
34	21 23	47 04	34 95	29 12	26 03	24 01	384 44	92 25	68 99	42 93	33 83	28 30	34 92
35	21 90	48 01	35 70	29 76	26 63	24 60	392 03	92 37	69 13	43 12	34 07	28 62	35 22
36	22 60	49 02	36 47	30 43	27 27	25 22	399 87	92 49	69 29	43 32	34 34	28 96	35 55
37	23 35	50 06	37 28	31 14	27 93	25 88	407 97	92 63	69 47	43 55	34 64	29 35	35 91
38	24 13	51 15	38 12	31 88	28 64	26 58	416 34	92 78	69 67	43 81	34 97	29 77	36 32
39	24 97	52 27	38 99	32 65	29 38	27 32	424 97	92 95	69 88	44 09	35 34	30 24	36 76
40	25 85	53 44	39 91	33 46	30 17	28 11	433 88	93 13	70 13	44 41	35 75	30 77	37 23
41	26 79	54 65	40 86	34 32	31 00	28 95	443 06	93 34	70 40	44 76	36 21	31 34	37 80
42	27 79	55 92	41 86	35 22	31 88	29 84	452 58	93 59	70 70	45 16	36 72	31 99	38 40
43	28 85	57 23	42 91	36 17	32 82	30 80	462 38	93 82	71 04	45 60	37 29	32 69	39 06
44	29 98	58 60	44 01	37 17	33 81	31 82	472 32	94 11	71 42	46 10	37 92	33 43	39 79
45	31 18	60 02	45 16	38 24	34 87	32 91	482 65	94 43	71 85	46 65	38 62	34 25	40 59
46	32 52	61 51	46 38	39 36	36 01	34 09	493 26	94 79	72 33	47 27	39 46	35 16	41 48
47	33 95	63 06	47 65	40 56	37 22	35 34	504 15	95 20	72 86	47 96	40 39	36 18	42 44
48	35 47	64 67	49 00	41 83	38 51	36 69	515 31	95 66	73 46	48 73	41 42	37 70	43 51
49	37 10	66 36	50 42	43 18	39 90	38 13	526 73	96 18	74 14	49 58	42 56	39 04	44 66
50	38 83	68 11	51 91	44 61	41 33	39 68	538 38	96 75	74 85	50 53	43 82	40 50	45 93
51	40 61	69 94	53 48	46 14	42 97	41 35	550 27	97 39	75 71	51 58	45 13	42 02	47 30
52	42 51	71 85	55 14	47 76	44 67	43 13	562 35	98 10	76 63	52 75	46 57	43 69	48 80
53	44 53	73 83	56 99	49 50	46 50	45 05	574 68	98 88	77 65	54 03	48 15	45 50	50 42
54	46 68	75 91	58 74	51 36	48 46	47 11	587 10	99 75	78 78	55 46	49 87	47 46	52 18
55	48 98	78 08	60 71	53 34	50 56	49 32	599 72	100 72	79 08	57 02	51 75	49 58	54 09
56	51 44	80 35	62 79	55 47	52 82	51 70	612 48	101 78	79 41	58 75	53 82	51 89	56 17
57	54 06	82 73	65 01	57 78	55 26	54 26	625 36	102 97	79 95	60 68	56 09	.....	.....
58	56 87	85 22	67 37	60 21	57 88	57 00	638 34	104 28	74 65	62 75	58 55	.....	.....
59	59 87	87 85	69 90	62 85	60 71	59 98	651 41	105 73	76 52	65 05	61 23	.....	.....
60	63 08	90 61	72 60	65 68	63 76	63 13	664 53	107 33	78 60	67 57	64 16	.....	.....
61	66 51	93 52	75 48	68 74	67 04	.....	677 89	109 11	80 89	70 34	67 34	.....	.....
62	70 19	96 61	78 58	72 04	70 58	.....	690 86	111 08	83 41	73 37	.....	.....	.....
63	74 12	99 88	81 91	75 60	74 41	.....	704 02	113 26	86 19	76 68	.....	.....	.....
64	78 34	103 35	85 48	79 45	78 58	.....	717 14	115 67	89 24	80 31	.....	.....	.....
65	82 86	107 04	89 33	83 61	83 98	.....	730 30	118 33	93 60	84 23	.....	.....	.....

For semi-annual rates, multiply by 1.04 and divide by 2.

For Quarterly rates, multiply by 1.06 and divide by 4.

*10 Year Term policies may at any time within seven years, be exchanged for any regular form of policy, except Term or Continuous Monthly Income policies without medical re-examination.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3½% Reserve.

Commuted Value, \$1,754.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary.				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
20	\$30 95	\$29 06	\$27 47	\$26 44	\$26 01	\$45 92	\$43 18	\$41 02	\$39 80	\$39 34	\$99 02	\$93 59	\$90 26	\$88 87	\$72 88
21	31 59	29 64	28 03	27 00	26 57	46 64	43 85	41 69	40 45	39 99	98 61	93 01	89 58	88 17	72 88
22	32 28	30 29	28 68	27 65	27 17	47 40	44 57	42 39	41 12	40 66	98 24	92 43	88 93	87 49	73 04
23	32 98	30 94	29 31	28 28	27 80	48 18	45 30	43 07	41 80	41 34	97 88	91 89	88 28	86 82	73 16
24	33 73	31 64	29 98	28 88	28 45	49 02	46 07	43 81	42 52	42 06	97 49	91 32	87 60	86 12	73 28
25	34 53	32 37	30 67	29 59	29 13	49 88	46 88	44 60	43 30	42 82	97 20	90 82	86 98	85 49	73 42
26	35 37	33 18	31 43	30 33	29 87	50 79	47 69	45 39	44 07	43 59	96 89	90 29	86 83	84 82	73 56
27	36 26	33 98	32 20	31 08	30 62	51 73	48 57	46 21	44 87	44 39	96 64	89 82	85 74	84 18	73 72
28	37 21	34 86	33 04	31 89	31 43	52 73	49 49	47 09	45 72	45 21	96 42	89 39	85 16	83 58	73 88
29	38 22	35 77	33 90	32 75	32 27	53 77	50 43	47 98	46 61	46 11	96 22	88 96	84 63	83 02	74 07
30	39 29	36 75	34 83	33 65	33 17	54 87	51 44	48 92	47 52	47 02	96 09	88 63	84 14	82 48	74 23
31	40 41	37 77	35 78	34 58	34 10	56 03	52 46	49 89	48 47	47 97	95 99	88 29	83 66	81 95	74 40
32	41 63	38 87	36 83	35 60	35 10	57 25	53 56	50 92	49 46	48 95	95 95	88 03	83 26	81 50	74 74
33	42 92	40 04	37 90	36 65	36 15	58 53	54 72	51 98	50 52	49 99	95 97	87 84	82 89	81 12	75 00
34	44 27	41 25	39 04	37 74	37 24	59 91	55 93	53 12	51 61	51 08	96 06	87 70	82 59	80 77	75 30
35	45 73	42 54	40 26	38 94	38 41	61 32	57 19	54 29	52 76	52 20	96 22	87 65	82 39	80 52	75 58
36	47 27	43 94	41 54	40 17	39 64	62 83	58 53	55 53	53 92	53 37	96 45	87 67	82 25	80 30	75 98
37	48 95	45 42	42 93	41 51	40 96	64 46	59 95	56 88	55 20	54 63	96 77	87 79	82 20	80 21	76 50
38	50 70	46 98	44 36	42 87	42 32	66 17	61 44	58 20	56 50	55 92	97 19	88 00	82 24	80 18	76 84
39	52 61	48 67	45 91	44 38	43 80	67 95	63 01	59 62	57 87	57 27	97 71	88 32	82 40	80 26	77 38
40	54 60	50 43	47 52	45 94	45 34	69 85	64 67	61 14	59 31	58 69	98 35	88 75	82 65	80 44	77 90
41	56 78	52 34	49 27	47 61	46 99	71 89	66 44	62 74	60 82	60 20	99 05	89 29	83 00	80 69	78 51
42	59 11	54 40	51 14	49 39	48 74	74 04	68 33	64 42	62 43	61 78	99 95	89 99	83 48	81 11	79 21
43	61 59	56 58	53 12	51 27	50 60	76 33	70 33	66 20	64 14	63 41	100 98	90 78	84 11	81 64	79 98
44	64 24	58 94	55 22	53 28	52 58	78 78	72 45	68 10	65 92	65 20	102 10	91 78	84 89	82 32	80 86
45	67 12	61 46	57 50	55 41	54 69	81 40	74 73	70 12	67 81	67 07	103 42	92 91	85 83	83 11	81 82
46	70 29	64 26	60 02	57 81	57 04	84 18	77 15	72 28	69 83	69 04	104 94	94 21	86 91	84 03	82 91
47	73 71	67 28	62 72	60 37	59 55	87 17	79 76	74 57	71 98	71 14	106 65	95 71	88 20	85 22	84 12
48	77 35	70 49	65 62	63 07	62 21	90 36	82 54	77 02	74 26	73 37	108 58	97 42	89 67	86 53	85 47
49	81 29	73 97	68 72	65 98	65 07	93 76	85 51	79 63	76 68	75 74	110 72	99 35	91 31	88 00	86 96
50	85 51	77 71	72 05	69 09	68 11	97 40	88 69	82 40	79 28	78 25	113 14	101 52	93 19	89 69	88 68
51	89 90	81 57	75 48	72 29	71 23	101 28	92 11	85 39	82 01	80 93	115 81	103 93	95 29	91 57	90 47
52	94 62	85 74	79 14	75 69	74 56	105 44	95 75	88 57	84 92	83 77	118 82	106 65	97 65	93 69	92 52
53	99 69	90 21	83 08	79 33	78 11	109 91	99 66	92 00	88 07	86 82	122 11	109 60	100 24	96 02	94 77
54	105 06	94 98	87 28	83 22	81 88	114 69	103 89	95 68	91 48	90 09	125 77	112 93	103 16	98 62	97 28
55	110 87	100 14	91 81	87 35	85 91	119 79	108 42	99 61	95 09	93 56	129 79	116 55	106 32	101 45	100 01
56	117 09	105 66	96 68	91 81	90 23	125 30	113 27	103 87	98 87	97 29	134 25	120 59	109 87	104 63	103 05
57	123 74	111 57	101 85	96 52	94 82	131 21	118 54	108 44	103 01	101 81	139 16	125 02	113 77	108 10	106 40
58	130 90	117 97	107 43	101 62	99 75	137 55	124 21	113 36	107 48	105 61	144 55	129 91	118 08	111 93	110 06
59	138 56	124 81	113 41	107 05	105 01	144 39	130 30	118 69	112 28	110 24	150 48	135 27	122 74	116 14	114 10
60	146 81	132 17	119 86	112 90	110 64	151 75	136 87	124 42	117 46	115 20	156 99	141 18	127 90	120 78	118 52

ANNUITY RATES—MALES.

ANNUITY RATES—MALES.

Age Last Birthday	Price of \$500 Annuity			Annuity Purchased by \$1,000		
	\$500 Annually	\$500 Semi-Annually	\$500 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
25	\$2007 00	\$2032 00	\$2044 50	\$49 83	\$24 61	\$12 23
26	1990 00	2015 00	2027 50	50 25	24 61	12 23
27	1973 00	1998 00	2010 50	50 68	25 03	12 44
28	1955 00	1980 00	1992 50	51 15	25 25	12 55
29	1937 00	1962 00	1974 50	51 63	25 48	12 66
30	1918 00	1943 00	1955 50	52 14	25 73	12 79
31	1898 00	1923 00	1935 50	52 69	26 00	12 92
32	1878 00	1903 00	1915 50	53 26	26 27	13 05
33	1857 00	1882 00	1894 50	53 85	26 57	13 20
34	1836 00	1860 00	1872 50	54 50	26 88	13 35
35	1813 00	1838 00	1850 50	55 18	27 20	13 51
36	1791 00	1816 00	1828 50	55 83	27 53	13 67
37	1767 00	1792 00	1804 50	56 59	27 90	13 83
38	1742 00	1768 00	1780 50	57 37	28 28	14 04
39	1718 00	1743 00	1755 50	58 21	28 68	14 24
40	1693 00	1718 00	1730 50	59 07	29 10	14 45
41	1667 00	1692 00	1704 50	59 99	29 55	14 67
42	1640 00	1665 00	1677 50	60 98	30 03	14 90
43	1612 00	1638 00	1650 50	62 00	30 53	15 15
44	1586 00	1610 00	1622 50	63 08	31 06	15 41
45	1558 00	1581 00	1598 50	64 27	31 63	15 69
46	1527 00	1552 00	1564 50	65 49	32 22	15 98
47	1496 00	1523 00	1535 50	66 76	32 83	16 28
48	1467 00	1492 00	1504 50	68 17	33 51	16 62
49	1436 00	1461 00	1478 50	69 64	34 22	16 97
50	1405 00	1430 00	1449 50	71 17	34 97	17 33
51	1373 00	1398 00	1419 50	72 83	35 77	17 73
52	1340 00	1365 00	1377 50	74 53	36 63	18 15
53	1307 00	1332 00	1344 50	76 31	37 54	18 60
54	1274 00	1299 00	1311 50	78 19	38 49	19 08

NOTE.—Rates for ages under twenty-five will be furnished on application to the Home Office. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Age Last Birthday	Price of \$500 Annuity			Annuity Purchased by \$1,000		
	\$500 Annually	\$500 Semi-Annually	\$500 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
55	\$1240 00	\$1265 00	\$1277 50	\$80 05	\$39 53	\$19 57
56	1206 00	1231 00	1243 50	82 92	40 93	20 11
57	1171 00	1196 00	1208 50	85 40	41 81	20 69
58	1136 00	1161 00	1173 50	88 03	43 07	21 31
59	1101 00	1126 00	1138 50	90 88	44 40	21 96
60	1066 00	1091 00	1103 50	93 81	45 83	22 66
61	1031 00	1056 00	1068 50	96 90	47 35	23 40
62	995 00	1020 00	1032 50	100 50	49 02	24 21
63	959 00	984 00	996 50	104 28	50 81	25 09
64	923 00	948 00	960 50	108 34	52 74	26 03
65	888 00	913 00	925 50	112 61	54 76	27 01
66	856 00	881 00	893 50	116 82	56 75	27 93
67	825 00	850 00	862 50	121 21	58 82	28 99
68	796 00	821 00	833 50	125 63	60 90	30 00
69	768 00	793 00	806 50	130 21	63 05	31 04
70	742 00	767 00	779 50	134 77	65 19	32 07
71	717 00	742 00	754 50	139 47	67 39	33 14
72	694 00	719 00	731 50	144 00	69 54	34 18
73	671 00	696 00	708 50	149 03	71 84	35 29
74	650 00	675 00	687 50	153 85	74 07	36 36
75	630 00	656 00	667 50	158 73	76 34	37 45
76	610 00	635 00	647 50	163 33	78 74	38 61
77	592 00	617 00	629 50	168 92	81 04	39 72
78	574 00	599 00	611 50	174 22	83 47	40 86
79	556 00	583 00	595 50	179 21	86 78	41 93
80	543 00	568 00	580 50	184 16	88 08	43 07
81	528 00	553 00	565 50	189 39	90 42	44 21
82	513 00	538 00	550 50	194 63	92 84	45 41
83	498 00	523 00	535 50	200 30	95 00	46 60
84	483 00	508 00	520 50	207 04	98 49	48 68
85	468 00	493 00	505 50	213 68	101 42	49 46

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday. For ages older than eighty-five the rates are the same as for eighty-five.

ANNUITY RATES—FEMALES.

ANNUITY RATES—FEMALES.

Age Last Birthday	Price of \$100 Annuity			Annuity Purchased by \$1,000		
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
35	\$2115 00	\$2140 00	\$2152 50	\$47 28	\$23 36	\$11 61
36	2066 00	2123 00	2135 50	47 66	23 55	11 71
37	2020 00	2105 00	2117 50	48 08	23 75	11 81
38	2062 00	2087 00	2099 50	48 50	23 90	11 91
39	2044 00	2069 00	2081 50	48 92	24 17	12 01
40	2025 00	2050 00	2062 50	49 38	24 39	12 12
41	2006 00	2031 00	2043 50	49 85	24 62	12 24
42	1987 00	2012 00	2024 50	50 33	24 85	12 35
43	1968 00	1993 00	2005 50	50 81	25 09	12 47
44	1949 00	1974 00	1986 50	51 31	25 33	12 59
45	1929 00	1954 00	1966 50	51 84	25 59	12 71
46	1909 00	1934 00	1946 50	52 38	25 85	12 84
47	1889 00	1914 00	1926 50	52 94	26 12	12 96
48	1867 00	1892 00	1904 50	53 56	26 43	13 13
49	1845 00	1870 00	1882 50	54 20	26 74	13 28
50	1822 00	1847 00	1859 50	54 89	27 07	13 45
51	1798 00	1823 00	1835 50	55 62	27 43	13 62
52	1774 00	1799 00	1811 50	56 37	27 79	13 80
53	1748 00	1773 00	1785 50	57 21	28 20	14 00
54	1723 00	1747 00	1759 50	58 07	28 62	14 21
55	1694 00	1719 00	1731 50	59 03	29 09	14 44
56	1666 00	1691 00	1703 50	60 02	29 57	14 68
57	1637 00	1662 00	1674 50	61 09	30 06	14 93
58	1607 00	1632 00	1644 50	62 23	30 64	15 20
59	1576 00	1601 00	1613 50	63 45	31 23	15 50
60	1544 00	1569 00	1581 50	64 77	31 87	15 81
61	1511 00	1536 00	1549 50	66 18	32 55	16 15
62	1478 00	1503 00	1515 50	67 66	33 37	16 50
63	1444 00	1469 00	1481 50	69 23	34 04	16 88
64	1409 00	1434 00	1446 50	70 97	34 97	17 28

NOTE.—Rates for ages under twenty-five will be furnished on application to the Home Office. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Age Last Birthday	Price of \$100 Annuity			Annuity Purchased by \$1,000		
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
55	\$1374 00	\$1399 00	\$1411 50	\$72 78	\$35 74	\$17 71
56	1338 00	1363 00	1375 50	74 74	36 68	18 18
57	1301 00	1326 00	1338 50	76 86	37 71	18 68
58	1264 00	1289 00	1301 50	79 11	38 79	19 21
59	1227 00	1252 00	1264 50	81 50	39 94	19 77
60	1189 00	1214 00	1226 50	84 10	41 19	20 36
61	1151 00	1176 00	1188 50	86 88	42 52	21 04
62	1113 00	1138 00	1150 50	89 85	43 94	21 73
63	1075 00	1100 00	1112 50	93 02	45 45	22 47
64	1037 00	1062 00	1074 50	96 43	47 06	23 27
65	1000 00	1025 00	1037 50	100 00	48 78	24 10
66	963 00	988 00	1000 50	103 84	50 61	24 99
67	928 00	953 00	965 50	107 76	52 47	25 90
68	893 00	918 00	930 50	111 98	54 47	26 87
69	860 00	885 00	897 50	116 28	56 50	27 90
70	828 00	853 00	865 50	120 77	58 62	28 99
71	797 00	822 00	834 50	125 47	60 83	29 98
72	768 00	793 00	806 50	130 21	63 06	31 04
73	740 00	765 00	777 50	135 14	65 36	32 16
74	714 00	739 00	751 50	140 08	67 66	33 27
75	690 00	715 00	727 50	144 98	69 98	34 37
76	668 00	693 00	705 50	149 70	72 15	35 44
77	647 00	672 00	684 50	154 56	74 40	36 58
78	628 00	653 00	665 50	159 24	76 87	37 87
79	610 00	635 00	647 50	163 93	78 74	38 61
80	592 00	617 00	629 50	168 82	81 04	39 73
81	574 00	599 00	611 50	174 22	83 47	40 89
82	556 00	581 00	593 50	179 88	86 06	42 12
83	538 00	563 00	575 50	185 87	88 61	43 44
84	520 00	545 00	557 50	192 31	91 74	44 84
85	502 00	527 00	539 50	199 20	94 88	46 34

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday. For ages older than eighty-five the rates are the same as for eighty-five.

Largest Amount of Insurance Issued on one life "No specified amount."
Premiums for each \$1,000 Insurance (Participating). Adopted July 1, 1900.

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums. Adopted Mar. 18, 1912	10 Years.	15 Years.	20 Years.	30 Years.
15	\$16 76	\$40 15	\$30 28	\$25 41	\$103 59	\$66 38	\$48 22	\$30 95
16	17 07	40 71	30 71	25 78	103 65	66 45	48 30	31 04
17	17 40	41 29	31 15	26 15	103 71	66 52	48 37	31 13
18	17 74	41 90	31 61	26 53	103 78	66 60	48 45	31 24
19	18 10	42 53	32 09	26 95	103 85	66 67	48 54	31 34
20	18 47	43 18	32 59	27 36	103 93	66 76	48 63	31 46
21	18 86	43 86	33 10	27 80	104 01	66 84	48 73	31 59
22	19 27	44 57	33 65	28 25	104 10	66 94	48 84	31 72
23	19 71	45 30	34 20	28 73	104 19	67 04	48 95	31 86
24	20 17	46 05	34 77	29 22	104 28	67 15	49 06	32 02
25	20 63	46 84	35 38	29 74	104 38	67 25	49 18	32 19
26	21 14	47 66	36 00	30 26	104 49	67 37	49 31	32 37
27	21 67	48 51	36 65	30 82	104 60	67 50	49 46	32 57
28	22 22	49 38	37 33	31 41	104 73	67 64	49 61	32 79
29	22 81	50 29	38 03	32 00	104 89	67 78	49 78	33 03
30	23 42	51 24	38 76	32 63	104 99	67 94	49 96	33 28
31	24 07	52 22	39 52	33 29	105 13	68 10	50 16	33 58
32	24 75	53 25	40 30	33 96	105 30	68 28	50 37	33 87
33	25 47	54 31	41 13	34 67	105 46	68 48	50 59	34 22
34	26 23	55 41	41 98	35 41	105 65	68 69	50 85	34 60
35	27 05	56 56	42 88	36 21	105 84	68 92	51 12	35 02
36	27 90	57 74	43 80	37 02	106 05	69 16	51 42	35 46
37	28 79	58 99	44 78	37 87	106 28	69 44	51 75	35 97
38	29 75	60 27	45 79	38 77	106 53	69 73	52 12	36 52
39	30 77	61 60	46 84	39 71	106 80	70 06	52 51	37 12
40	31 83	62 99	47 96	40 70	107 09	70 41	52 96	37 80
41	32 98	64 43	49 11	41 74	107 41	70 81	53 44	38 53
42	34 18	65 94	50 33	42 85	107 77	71 26	53 99	39 35
43	35 47	67 51	51 60	44 01	108 16	71 73	54 58	40 24
44	36 85	69 14	52 93	45 24	108 59	72 28	55 25	41 23
45	38 30	70 85	54 33	46 54	109 07	72 87	55 99	42 32
46	39 85	72 63	55 82	47 90	109 61	73 53	56 80	43 50
47	41 50	74 48	57 37	49 36	110 20	74 27	57 70	44 82
48	43 26	76 43	59 01	50 92	110 86	75 09	58 71	46 24
49	45 14	78 45	60 74	52 57	111 58	75 99	59 82	47 80
50	47 15	80 57	62 56	54 33	112 39	76 98	61 04	49 50
51	49 29	82 78	64 49	56 20	113 28	78 08	62 39	51 35
52	51 55	85 08	66 52	58 20	114 25	79 28	63 86	53 37
53	53 98	87 60	68 67	60 31	115 32	80 63	65 49	55 56
54	56 58	90 02	70 94	62 59	116 51	82 09	67 29	57 93
55	59 34	92 66	73 35	65 02	117 81	83 71	69 27	.....

*For policies issued without Disability Benefits a reduction of 50c per \$1,000 will be made (except on Term policies) from the above rates.

For semi-annual rates, multiply by 1.04 and divide by 2.

For quarterly rates, multiply by 1.06 and divide by 4.

Largest Amount of Insurance Issued on one life "No Specified Amount."
 Premiums for each \$1,000 Insurance (Nonparticipating). Adopted July 1, 1909.

Including Total and Permanent Disability Benefits

Age at Issue	LIFE				ENDOWMENT—Continuous Annual Premiums			CONVERTIBLE TERM Adopted Dec. 1912			
	Continuous Annual Premiums	10 Annual Premiums	16 Annual Premiums	20 Annual Premiums Adopted Mar. 18, 1912	10 Years	15 Years	20 Years	5 Year, Convertible within 4 years	10 Year, Convertible within 8 years	15 Year, Convertible within 12 years	20 Year, Convertible within 16 years
15	\$14 03	\$35 11	\$28 03	\$21 52	\$93 57	\$59 29	\$42 56	.....	.....	.....	.....
16	14 30	35 61	28 40	21 84	93 61	59 33	42 60	.....	.....	.....	.....
17	14 57	36 13	28 79	22 15	93 65	59 38	42 65	.....	.....	.....	.....
18	14 87	36 67	27 19	22 50	93 69	59 43	42 71	.....	.....	.....	.....
19	15 18	37 23	27 61	22 85	93 73	59 48	42 77	.....	.....	.....	.....
20	15 50	37 81	28 05	23 21	93 78	59 53	42 83	\$ 9 55	\$ 9 70	\$9 89	\$10 11
21	15 84	38 41	28 50	23 61	93 84	59 59	42 89	9 61	9 78	9 98	10 21
22	16 19	39 04	28 97	23 99	93 89	59 65	42 97	9 68	9 85	10 06	10 34
23	16 57	39 68	29 46	24 40	93 95	59 72	43 05	9 74	9 94	10 16	10 46
24	16 96	40 36	29 96	24 84	94 01	59 79	43 13	9 81	10 03	10 28	10 60
25	17 37	41 04	30 49	25 27	94 07	59 86	43 21	9 90	10 13	10 40	10 75
26	17 80	41 77	31 04	25 73	94 14	59 94	43 30	9 99	10 23	10 53	10 91
27	18 26	42 52	31 60	26 21	94 21	60 03	43 41	10 08	10 34	10 66	11 09
28	18 73	43 30	32 19	26 72	94 30	60 12	43 51	10 18	10 46	10 83	11 29
29	19 24	44 10	32 81	27 23	94 38	60 22	43 63	10 29	10 59	10 99	11 51
30	19 77	44 95	33 44	27 76	94 47	60 33	43 76	10 40	10 74	11 18	11 75
31	20 33	45 81	34 10	28 34	94 56	60 44	43 91	10 53	10 90	11 38	12 03
32	20 92	46 71	34 79	28 93	94 67	60 56	44 06	10 68	11 08	11 60	12 34
33	21 54	47 65	35 50	29 54	94 78	60 70	44 22	10 81	11 26	11 85	12 68
34	22 20	48 62	36 25	30 18	94 91	60 85	44 42	10 98	11 48	12 13	13 06
35	22 90	49 63	37 02	30 85	95 04	61 02	44 62	11 16	11 70	12 44	13 50
36	23 63	50 67	37 82	31 55	95 18	61 19	44 84	11 36	11 96	12 80	13 98
37	24 40	51 76	38 67	32 28	95 34	61 39	45 10	11 59	12 25	13 19	14 51
38	25 23	52 90	39 56	33 05	95 51	61 51	45 38	11 83	12 58	13 64	15 13
39	26 11	54 05	40 46	33 86	95 70	61 85	45 68	12 09	12 93	14 14	15 79
40	27 03	55 27	41 42	34 71	95 91	62 11	46 03	12 39	13 34	14 70	16 54
41	28 01	56 54	42 42	35 60	96 14	62 41	46 41	12 71	13 79	15 39	17 43
42	29 05	57 84	43 46	36 54	96 40	62 75	46 84	13 09	14 31	16 17	18 43
43	30 16	59 22	44 58	37 53	96 67	63 11	47 31	13 50	14 90	17 03	19 54
44	31 35	60 64	45 71	38 59	97 00	63 53	47 85	13 98	15 56	18 06	20 79
45	32 60	62 14	46 91	39 70	97 35	63 99	48 44	14 53	16 31	19 09	22 15
46	33 94	63 68	48 19	40 86	97 76	64 51	49 09	15 15	17 30	20 29	23 67
47	35 36	65 29	49 52	42 11	98 21	65 10	49 84	15 85	18 42	21 64	25 33
48	36 88	66 99	50 93	43 45	98 70	65 74	50 66	16 66	19 65	23 14	27 17
49	38 50	68 73	52 41	44 86	99 26	66 46	51 56	17 58	21 04	24 80	29 20
50	40 24	70 56	53 98	46 35	99 89	67 26	52 56	18 60	22 58	26 64	31 42
51	42 08	72 48	55 62	47 95	100 58	68 15	53 68	19 74	24 30	28 78	.....
52	44 03	74 47	57 36	49 66	101 34	69 12	54 91	21 01	26 22	31 15	.....
53	46 13	76 54	59 20	51 46	102 19	70 22	56 28	22 43	28 33	33 77	.....
54	48 37	78 71	61 14	53 40	103 13	71 42	57 77	24 00	30 69	36 65	.....
55	50 75	80 99	63 20	55 48	104 17	72 74	59 44	25 75	33 30	39 83	.....

For policies issued without Disability Benefits a reduction of 50c per \$1000 will be made (except on Term policies) from the above rates.

For semi-annual rates multiply by 1.04 and divide by 2.

For quarterly rates multiply by 1.06 and divide by 4.

Premium Rates (Participating) for \$50.00 Annual Income to Beneficiary

During Life, with 20 Payments Certain.

American 3½% Reserve.

Commuted Value \$736.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20 YEAR ENDOWMENT.				
	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
20	\$15 94	\$15 03	\$14 26	\$13 79	\$13 59	\$33 50	\$22 09	\$20 95	\$20 35	\$20 14	\$49 32	\$46 45	\$44 76	\$44 07	\$43 12
21	16 28	15 34	14 56	14 08	13 88	23 86	22 42	21 29	20 67	20 46	49 15	46 17	44 41	43 71	42 80
22	16 62	15 67	14 87	14 38	14 18	24 23	22 78	21 63	21 00	20 79	48 97	45 88	44 07	43 36	42 49
23	17 00	15 01	15 21	14 71	14 51	24 65	23 14	22 00	21 36	21 14	48 83	45 64	43 76	43 05	42 21
24	17 39	16 37	15 55	15 05	14 86	25 06	23 52	22 37	21 73	21 51	48 68	45 48	43 44	42 71	41 91
25	17 78	16 72	15 90	15 38	15 18	25 51	23 93	22 76	22 11	21 89	48 55	45 14	43 13	42 39	41 63
26	18 21	17 12	16 29	15 76	15 56	25 97	24 34	23 15	22 49	22 27	48 40	44 88	42 81	42 05	41 33
27	18 67	17 55	16 69	16 16	15 95	26 44	24 78	23 56	22 91	22 68	48 29	44 88	42 54	41 76	41 07
28	19 14	17 98	17 09	16 56	16 35	26 96	25 25	24 01	23 65	23 12	48 21	44 47	42 29	41 48	40 82
29	19 65	18 45	17 55	17 01	16 79	27 48	25 73	24 46	23 78	23 55	48 14	44 29	42 03	41 22	40 59
30	20 19	18 95	18 01	17 46	17 24	28 04	26 23	24 94	24 25	24 02	48 09	44 13	41 81	40 98	40 38
31	20 77	19 47	18 51	17 94	17 72	28 63	26 76	25 45	24 73	24 50	48 06	44 00	41 61	40 75	40 19
32	21 37	20 01	19 03	18 45	18 22	29 23	27 30	25 95	25 23	24 99	48 06	43 89	41 42	40 55	40 01
33	22 01	20 60	19 58	18 98	18 75	29 90	27 89	26 50	25 76	25 52	48 08	43 81	41 26	40 36	39 85
34	22 71	21 21	20 16	19 54	19 31	30 58	28 49	27 06	26 31	26 06	48 18	43 80	41 17	40 24	39 76
35	23 45	21 88	20 78	20 14	19 91	31 35	29 16	27 67	26 90	26 65	48 26	43 78	41 05	40 10	39 65
36	24 24	22 58	21 42	20 76	20 58	32 12	29 85	28 32	27 51	27 25	48 45	43 86	41 04	40 06	39 63
37	25 07	23 32	22 10	21 43	21 19	32 93	30 55	28 97	28 13	27 87	48 65	43 93	41 03	40 03	39 61
38	25 98	24 12	22 80	22 15	21 90	33 81	31 32	29 66	28 87	28 53	48 91	44 07	41 09	40 05	39 63
39	26 94	24 97	23 64	22 91	22 65	34 73	32 13	30 40	29 51	29 23	49 22	44 26	41 20	40 14	39 74
40	27 95	25 87	24 45	23 71	23 43	35 70	32 97	31 16	30 25	29 96	49 62	44 54	41 38	40 28	39 89
41	29 04	26 84	25 34	24 55	24 27	36 74	33 87	31 96	31 02	30 72	50 03	44 83	41 57	40 44	40 06
42	30 22	27 88	26 28	25 45	25 16	37 85	34 84	32 83	31 85	31 54	50 55	45 24	41 87	40 71	40 33
43	31 45	28 98	27 29	26 42	26 11	39 02	35 84	33 74	32 72	32 39	51 18	45 70	42 23	41 02	40 64
44	32 83	30 17	28 26	27 44	27 12	40 29	36 94	34 72	33 64	33 30	51 78	46 25	42 66	41 41	41 43
45	34 30	31 44	29 51	28 53	28 19	41 62	38 10	35 76	34 61	34 25	52 52	46 90	43 19	41 88	41 48
46	35 85	32 80	30 74	29 68	29 33	43 05	39 33	36 86	35 64	35 26	53 31	47 61	43 78	42 41	41 99
47	37 51	34 26	32 04	30 91	30 54	44 58	40 66	38 04	36 74	36 33	54 24	48 43	44 49	43 04	42 61
48	39 31	35 83	33 45	32 24	31 84	46 21	42 09	39 30	37 91	37 48	55 24	49 34	45 29	43 75	43 29
49	41 22	37 51	34 95	33 64	33 22	47 96	43 61	40 62	39 14	38 69	56 37	50 36	46 20	44 56	44 06
50	43 28	39 33	36 56	35 15	34 70	49 84	45 26	42 06	40 47	39 99	57 61	51 48	47 20	45 45	44 96
51	45 49	41 29	38 28	36 76	36 28	51 83	47 00	43 57	41 88	41 36	59 02	52 74	48 33	46 47	45 95
52	47 83	43 36	40 12	38 46	37 94	53 98	48 90	45 23	43 39	42 84	60 56	54 14	49 55	47 57	46 28
53	50 37	45 60	42 08	40 29	39 73	56 25	50 89	46 96	44 98	44 39	62 27	55 69	50 91	48 79	48 21
54	53 08	48 00	44 21	42 26	41 64	58 69	53 03	48 84	46 71	46 07	64 26	57 49	52 49	50 23	49 64
55	56 00	50 57	46 46	44 34	43 67	61 30	55 82	50 84	48 55	47 85	66 34	59 25	54 10	51 68	50 98
56	58 76	52 95	48 53	46 22	45 48	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	62 11	55 92	51 13	48 61	47 80	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	65 68	59 09	53 92	51 15	50 27	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	69 53	62 52	56 92	53 90	52 93	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	73 64	66 21	60 16	56 83	55 76	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*This company does not publish rates for \$10 Monthly Income Policy.

Largest Amount of Insurance it will write on a Single Life, \$20,000. Premiums for each \$1,000 Insurance (Nonparticipating)

*Including Total and Permanent Disability Benefits.

Adopted

Adopted Jan. 1, 1913

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums			Jan. 1, 1915	May 1, 1908	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	Convert- ible Term with Guaran- teed Values	Renewable and Convertible Term	
									5 Years	10 Years
21	\$15 84	\$38 41	\$28 50	\$23 67	\$94 36	\$59 81	\$43 19	\$13 78	\$12 80	\$14 80
22	16 19	39 03	28 97	24 07	94 44	59 89	43 28	13 96	12 95	15 00
23	16 57	39 68	29 46	24 48	94 51	59 96	43 38	14 15	13 10	15 26
24	16 96	40 35	29 96	24 90	94 59	60 03	43 48	14 36	13 25	15 46
25	17 37	41 05	30 49	25 35	94 67	60 11	43 58	14 57	13 40	15 70
26	17 80	41 77	31 03	25 81	94 75	60 20	43 70	14 81	13 60	15 95
27	18 26	42 52	31 60	26 29	94 85	60 29	43 82	15 05	13 75	16 25
28	18 73	43 30	32 19	26 79	94 94	60 39	43 95	15 31	13 95	16 55
29	19 24	44 11	32 80	27 31	95 04	60 49	44 08	15 59	14 15	16 90
30	19 77	44 94	33 44	27 86	95 15	60 59	44 23	15 88	14 35	17 30
31	20 33	45 81	34 10	28 42	95 26	60 72	44 39	16 20	14 60	17 70
32	20 92	46 71	34 79	29 01	95 39	60 84	44 57	16 54	14 80	18 15
33	21 54	47 65	35 50	29 63	95 52	60 98	44 75	16 90	15 05	18 65
34	22 20	48 62	36 25	30 27	95 66	61 14	44 95	17 29	15 35	19 20
35	22 89	49 63	37 02	30 94	95 81	61 31	45 17	17 71	15 65	19 85
36	23 63	50 67	37 83	31 65	95 97	61 51	45 41	18 16	15 90	20 50
37	24 41	51 76	38 67	32 38	96 14	61 73	45 68	18 65	16 50	21 30
38	25 23	52 89	39 55	33 16	96 33	61 98	45 97	19 18	17 10	22 10
39	26 10	54 06	40 46	33 97	96 53	62 24	46 30	19 75	17 80	23 05
40	27 03	55 27	41 42	34 82	96 75	62 53	46 65	20 36	18 50	24 05
41	28 01	56 54	42 41	35 71	97 00	62 85	47 05	21 04	19 30	25 15
42	29 05	57 85	43 46	36 66	97 26	63 21	47 49	21 77	20 10	26 40
43	30 16	59 22	44 56	37 65	97 56	63 60	47 98	22 58	21 00	27 75
44	31 34	60 64	45 71	38 71	97 89	64 04	48 52	23 46	22 00	29 15
45	32 60	62 13	46 91	39 82	98 25	64 52	49 12	24 45	23 10	30 75
46	33 94	63 68	48 19	41 00	98 66	65 06	49 79	25 53	24 30	32 45
47	35 36	65 29	49 52	42 25	99 11	65 65	50 53	26 74	25 70	34 35
48	36 88	66 98	50 93	43 59	99 61	66 31	51 36	28 09	27 30	36 30
49	38 51	68 73	52 41	45 00	100 17	67 04	52 28	29 57	29 10	38 50
50	40 23	70 57	53 97	46 51	100 78	67 84	53 29	31 20	31 00	40 80
51	42 07	72 48	55 62	48 11	101 50	68 74	54 43	32 97	33 10	43 35
52	44 04	74 47	57 36	49 81	102 29	69 72	55 69	34 92	35 30	46 05
53	46 17	76 55	59 20	51 63	103 16	70 80	57 09	37 06	37 70	48 95
54	48 48	78 72	61 14	53 58	104 12	72 00	58 63	39 39	40 30	52 10
55	50 95	80 99	63 20	55 67	105 16	73 32	60 31	41 93	43 10	55 45
56	53 58	83 37	65 39	57 90	106 33	74 82	62 17	.....	46 20	59 10
57	56 41	85 86	67 72	60 29	107 60	76 47	64 22	.....	49 60	62 95
58	59 42	88 47	70 20	62 86	109 00	78 27	66 48	.....	53 30	67 05
59	62 66	91 22	72 85	65 63	110 54	80 31	68 95	.....	57 30	71 45
60	66 12	94 12	75 68	68 60	112 24	82 52	71 66	.....	61 70	76 15

Semi-annual rates are 52 per cent of the annual. Quarterly rates are 26½ per cent of the annual.
*For Policies without Disability Benefits, make reduction of 20c per \$1,000 insurance.

Largest Amount of Insurance it will write on a Single Life, *\$25,000. Premiums for each \$1,000 Insurance (Participating).

Adopted October 1, 1907 (Except Endowment Rates, and rates for ages 18 to 20, adopted August, 1915).

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums					TERM Exchangeable		
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	5 Years	10 Years	20 Years
18				\$26 70			\$46 93					
19				27 20			47 02					
20				27 70			47 12					
21	\$19 50	\$44 70	\$33 60	28 20	101 17	\$64 88	47 21	\$36 95	\$30 40	\$12 38	\$12 58	\$13 10
22	19 90	45 40	34 20	28 70	101 27	64 98	47 31	37 05	30 59	12 46	12 68	13 30
23	20 30	46 20	34 70	29 20	101 36	65 07	47 40	37 14	30 68	12 55	12 79	13 40
24	20 80	46 90	35 30	29 70	101 46	65 17	47 50	37 24	30 87	12 63	12 89	13 60
25	21 30	47 70	35 90	30 20	101 55	65 26	47 59	37 43	30 97	12 73	13 00	13 70
26	21 80	48 60	36 60	30 70	101 65	65 36	47 78	37 52	31 16	12 84	13 12	14 00
27	22 30	49 40	37 20	31 30	101 74	65 55	47 88	37 71	31 35	12 94	13 26	14 20
28	22 90	50 30	37 90	31 90	101 93	65 64	47 97	37 90	31 54	13 06	13 41	14 40
29	23 50	51 30	38 60	32 50	102 03	65 74	48 16	38 09	31 82	13 19	13 57	14 70
30	24 10	52 20	39 40	33 10	102 12	65 93	48 35	38 28	32 02	13 34	13 74	15 00
31	24 80	53 20	40 20	33 80	102 31	66 12	48 55	38 47	32 30	13 49	13 95	15 30
32	25 50	54 30	41 00	34 50	102 41	66 21	48 73	38 76	32 58	13 66	14 15	15 70
33	26 20	55 40	41 80	35 20	102 60	66 40	48 92	39 04	32 96	13 84	14 38	16 10
34	27 00	56 50	42 70	36 00	102 79	66 59	49 21	39 33	33 34	14 03	14 64	16 60
35	27 80	57 70	43 60	36 80	102 98	66 88	49 50	39 61	33 72	14 26	14 92	17 10
36	28 70	58 90	44 50	37 60	103 17	67 07	49 78	39 99	34 10	14 50	15 24	17 70
37	29 60	60 20	45 50	38 50	103 36	67 35	50 06	40 37	34 58	14 78	15 58	18 40
38	30 60	61 50	46 60	39 40	103 55	67 64	50 44	40 75	35 15	15 07	15 98	19 10
39	31 60	62 80	47 60	40 40	103 83	67 92	50 82	41 32	35 72	15 39	16 41	19 90
40	32 70	64 20	48 80	41 40	104 12	68 30	51 20	41 80	36 38	15 75	16 90	20 80
41	33 90	65 70	50 00	42 50	104 40	68 68	51 68	42 37	37 14	16 16	17 47	21 80
42	35 10	67 30	51 20	43 60	104 78	69 06	52 15	43 03	37 90	16 61	18 11	23 00
43	36 40	68 90	52 50	44 80	105 16	69 54	52 72	43 70	38 76	17 13	18 83	24 20
44	37 80	70 50	53 90	46 00	105 54	70 11	53 39	44 55	39 71	17 71	19 66	25 60
45	39 30	72 30	55 30	47 40	106 02	70 68	54 15	45 41	40 75	18 38	20 59	27 20
46	40 90	74 10	56 80	48 80	106 49	71 25	54 91	46 36	41 89	19 15	21 63	28 90
47	42 60	76 00	58 40	50 30	107 06	72 01	55 76	47 40	43 13	20 04	22 81	30 80
48	44 40	78 00	60 10	51 80	107 73	72 77	56 71	48 64	44 55	21 04	24 17	32 90
49	46 30	80 00	61 80	53 50	108 38	73 62	57 76	49 87	46 07	22 16	25 59	35 10
50	48 30	82 20	63 70	55 30	109 15	74 57	58 99	51 30	47 69	23 41	27 23	37 60
51	50 50	84 50	65 66	57 20	110 01	75 62	60 32	52 91		24 81	29 03	40 30
52	52 80	86 80	67 70	59 30	110 96	76 76	61 75	54 62		26 37	31 03	43 30
53	55 30	89 30	69 90	61 40	112 00	78 09		56 43		28 11	33 25	46 50
54	58 00	91 80	72 20	63 80	113 14	79 51		58 52		30 04	35 70	50 00
55	60 80	94 50	74 79	66 20	114 38	81 03		60 70		32 17	38 39	53 70
56	63 80	97 40	77 30	68 90	115 71	82 74				34 53	41 38	57 70
57	67 00	100 30	80 10	71 80	117 23	84 64				37 15	44 66	62 00
58	70 40	103 40	83 00	74 80	118 94	86 73				40 05	49 28	66 60
59	74 10	106 70	86 20	78 10	120 74	89 11				43 24	52 30	71 60
60	78 10	110 20	89 60	81 70	122 83	91 58				46 77	56 63	76 90

For policies containing Disability Rider charge of 10c to \$4.40 per thousand is made according to the age of insured and form of policy.

*\$12,500 reinsured.

For semi-annual rates multiply by 1.04 and divide by 2.

For quarterly rates multiply by 1.06 and divide by 4.

740 ROYAL UNION MUTUAL LIFE INS. CO., DES MOINES, IOWA,

(Limit \$25,000—\$12,500 Carried)

Extra Annual Premiums per \$1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age 60. (Nonparticipating).

American 3½ per cent

Adopted November, 1914

Age	LIFE				ENDOWMENT		
	Ord.	10 P.	15 P.	20 P.	10-Yr.	15-Yr.	20-Yr.
21	\$0 25	\$0 35	\$0 30	\$0 25	\$0 10	\$0 10	\$0 10
22	25	35	30	25	10	10	10
23	25	40	30	25	15	15	15
24	25	40	30	25	15	15	15
25	30	40	35	30	15	15	15
26	30	45	35	30	15	15	15
27	30	45	35	30	15	15	20
28	30	45	35	30	15	20	20
29	35	50	40	35	20	20	20
30	35	50	40	35	20	20	20
31	40	50	40	40	20	20	25
32	40	55	40	40	20	20	25
33	40	55	45	40	25	25	25
34	45	55	45	45	25	25	30
35	45	60	50	45	25	25	30
36	50	60	50	50	30	30	30
37	50	60	50	50	30	30	30
38	55	65	55	55	30	30	35
39	60	65	55	60	30	35	40
40	65	70	60	65	35	35	45
41	70	70	60	70	35	40	50
42	75	75	65	75	40	40	55
43	75	75	65	75	40	45	60
44	80	75	70	80	45	50	65
45	85	80	75	85	45	60	75
46	95	85	80	95	50	65	80
47	1 00	90	90	1 00	60	75	90
48	1 10	95	1 05	1 10	65	90	95
49	1 20	1 00	1 15	1 20	75	1 00	1 05
50	1 30	1 10	1 30	1 30	85	1 15	1 20
51	1 40	1 25	1 45	1 45	1 00	1 30	1 30
52	1 60	1 45	1 60	1 65	1 25	1 50	1 50
53	1 80	1 75	1 85	1 85	1 55	1 65	1 60
54	2 00	2 00	2 10	2 05	1 80	1 90	1 80
55	2 30	2 35	2 40	2 35	2 15	2 10	2 05
56	2 60	2 80	2 75	2 65	2 55	2 45	2 30
57	3 00	3 25	3 15	3 05	3 00	2 80	2 65
58	3 45	3 75	3 60	3 50	3 50	3 20	3 00
59	4 00	4 40	4 20	4 10	4 05	3 70	3 50

Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years

Certain, with Extra Rates to Continue the Income to

Beneficiary During Life.

American 3 3/4% Reserve.

Commuted Value, \$1,766.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
21	\$34 44	\$5 18	\$3 17	\$1 46	\$0 41	\$49 80	\$7 34	\$4 22	\$1 78	\$0 46	\$87 77	\$31 94	\$25 44	\$21 60	\$20 09
22	35 14	5 28	3 22	1 49	41	50 68	7 44	4 25	1 80	46	87 94	31 22	24 48	20 52	19 98
23	35 85	5 38	3 24	1 51	43	51 56	7 56	4 30	1 82	48	88 12	30 55	23 59	19 49	17 93
24	36 73	5 50	3 29	1 51	43	52 45	7 68	4 34	1 85	48	88 30	29 88	22 68	18 43	16 85
25	37 62	5 62	3 34	1 54	43	53 33	7 82	4 39	1 87	48	88 48	29 21	21 77	17 38	15 76
26	38 50	5 74	3 38	1 56	46	54 21	7 99	4 46	1 90	48	88 83	28 54	20 86	16 34	14 69
27	39 38	5 88	3 46	1 58	46	55 28	8 14	4 54	1 95	50	89 00	27 89	19 97	15 34	13 63
28	40 44	6 00	3 53	1 58	46	56 34	8 30	4 61	1 95	50	89 18	27 26	19 10	14 33	12 58
29	41 50	6 17	3 58	1 63	48	57 40	8 47	4 70	1 97	50	89 54	26 69	18 29	13 37	11 59
30	42 56	6 36	3 67	1 66	48	58 45	8 66	4 78	1 99	53	89 89	26 14	17 50	12 43	10 63
31	43 80	6 58	3 77	1 70	48	59 69	8 90	4 87	2 04	53	90 24	25 58	16 73	11 50	9 65
32	45 08	6 79	3 86	1 75	50	60 98	9 17	4 99	2 06	53	90 60	25 13	16 03	10 63	8 74
33	46 27	7 06	3 98	1 78	50	62 16	9 46	5 11	2 11	55	90 95	24 70	15 88	9 82	7 85
34	47 68	7 34	4 10	1 82	50	63 58	9 77	5 26	2 16	55	91 48	24 31	14 76	9 02	6 98
35	49 09	7 66	4 25	1 87	53	64 99	10 15	5 43	2 21	55	92 00	24 00	14 23	8 28	6 19
36	50 68	8 02	4 42	1 92	53	66 40	10 54	5 61	2 30	58	92 54	23 78	13 75	7 61	5 47
37	52 27	8 88	4 61	1 99	53	67 99	10 92	5 81	2 38	58	93 07	23 62	13 32	6 98	4 80
38	54 04	8 81	4 80	2 06	55	69 58	11 40	6 02	2 45	60	93 77	23 52	12 96	6 46	4 20
39	55 81	9 26	5 02	2 14	58	71 35	11 88	6 26	2 52	60	94 48	23 45	12 62	6 95	3 62
40	57 75	9 77	5 28	2 21	60	73 11	12 41	6 50	2 59	62	95 19	23 62	12 43	5 54	3 14
41	59 87	10 32	5 57	2 30	60	75 06	13 01	6 79	2 69	65	96 07	23 62	12 26	5 16	2 69
42	61 99	10 92	5 88	2 42	62	77 00	13 63	7 13	2 78	67	96 95	23 78	12 19	4 85	2 30
43	64 28	11 59	6 19	2 54	65	79 12	14 33	7 46	2 93	72	98 01	24 02	12 19	4 61	1 97
44	66 75	12 34	6 58	2 69	70	81 24	15 10	7 87	3 07	74	99 25	24 36	12 29	4 46	1 78
45	69 40	13 18	7 01	2 86	74	83 71	15 91	8 30	3 26	79	100 66	24 72	12 46	4 39	1 54
46	72 23	14 09	7 49	3 05	77	86 18	16 85	8 81	3 28	84	102 07	25 15	12 72	4 37	1 37
47	75 23	15 07	8 04	3 24	82	88 83	17 51	9 36	3 67	89	103 66	25 68	13 01	4 42	1 25
48	78 41	16 13	8 62	3 48	86	91 48	18 86	9 96	3 91	94	105 43	26 26	13 37	4 54	1 18
49	81 77	17 28	9 26	3 72	91	94 48	20 04	10 63	4 15	98	107 37	26 93	13 50	4 73	1 15
50	85 80	18 57	10 01	4 01	98	97 66	21 26	11 38	4 46	1 06	109 67	27 67	14 28	4 94	1 13
51	89 18	19 90	10 80	4 32	1 06	101 02	22 61	12 19	4 78	1 10	112 14	28 58	14 88	5 26	1 20
52	93 24	21 36	11 71	4 70	1 13	104 72	24 07	13 08	5 16	1 18	114 79	29 59	15 58	5 57	1 25
53	97 66	22 97	12 70	5 09	1 20	108 43	25 51	14 04	5 47	1 27	117 62	30 72	16 37	5 93	1 32
54	102 42	24 72	13 73	5 54	1 32	112 67	27 26	15 05	5 98	1 37	120 79	32 04	17 28	6 36	1 44
55	107 37	26 64	14 90	6 02	1 44	116 90	29 06	16 13	6 46	1 51	124 88	33 53	18 29	6 84	1 56
56	112 67	28 69	16 13	6 58	1 58	121 68	31 01	17 35	6 98	1 66	128 21	35 14	19 39	7 37	1 68
57	118 32	30 91	17 54	7 20	1 75	126 80	33 12	18 67	7 58	1 82	132 63	36 93	20 62	7 97	1 82
58	124 82	33 29	19 06	7 90	1 90	132 10	35 40	20 16	8 28	1 97	137 22	38 86	21 98	8 64	2 02
59	130 86	35 86	20 71	8 62	2 09	137 92	37 85	21 79	9 00	2 16	142 34	40 92	23 42	9 36	2 21
60	137 92	38 62	22 56	9 50	2 30	144 28	40 46	23 59	9 84	2 38	147 99	43 15	24 98	10 15	2 41

Largest Amount of Insurance it will write on a Single Life, \$10,000.
 Premiums for each \$1,000 Insurance (Participating).
 Adopted April, 1905.

Age at Issue.	LIFE.				ENDOWMENT Continuous Annual Premiums.				\$5,000. 20 Payment Monthly Income
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	
20	\$18 11	\$43 03	\$33 41	\$27 52	\$101 41	\$64 87	\$47 61	\$37 85	\$104 04
21	18 51	43 73	33 90	27 95	101 47	65 00	47 74	37 96	105 60
22	18 94	44 46	34 43	28 38	101 55	65 14	47 85	38 06	107 19
23	19 36	45 21	34 96	28 83	101 63	65 27	47 97	38 15	108 89
24	19 82	45 99	35 52	29 29	101 70	65 42	48 10	38 25	110 67
25	20 29	46 81	36 11	29 77	101 80	65 54	48 24	38 38	112 48
26	20 79	47 66	36 71	30 29	101 89	65 69	48 38	38 50	114 40
27	21 32	48 52	37 33	30 81	101 98	65 84	48 53	38 64	116 37
28	21 89	49 45	37 98	31 34	102 09	66 01	48 70	38 81	118 33
29	22 48	50 38	38 65	31 93	102 19	66 18	48 87	38 95	120 43
30	23 09	51 36	39 36	32 54	102 32	66 37	49 07	39 14	122 62
31	23 74	52 37	40 09	33 15	102 44	66 53	49 26	39 33	124 88
32	24 42	53 43	40 84	33 79	102 58	66 70	49 47	39 54	127 17
33	25 15	54 53	41 63	34 46	102 71	66 88	49 69	39 79	129 65
34	25 91	55 67	42 47	35 18	102 88	67 09	49 95	40 06	132 20
35	26 73	56 85	43 32	35 92	103 06	67 29	50 23	40 35	134 87
36	27 57	58 07	44 20	36 67	103 23	67 52	50 51	40 68	137 64
37	28 48	59 34	45 15	37 49	103 44	67 78	50 85	41 05	140 60
38	29 43	60 66	46 11	38 34	103 65	68 06	51 20	41 45	143 63
39	30 44	62 03	47 11	39 21	103 88	68 36	51 58	41 90	146 78
40	31 51	63 46	48 17	40 16	104 14	68 70	52 03	42 41	150 07
41	33 29	64 87	49 26	41 12	104 46	69 05	52 49	42 96	153 62
42	33 87	66 36	50 42	42 18	104 82	69 46	53 04	43 59	157 32
43	35 16	67 91	51 63	43 26	105 10	69 92	53 62	44 29	161 25
44	36 53	69 51	52 90	44 41	105 64	70 42	54 26	45 06	165 39
45	37 98	71 18	54 21	45 63	106 09	70 96	54 98	45 91	169 83
46	39 53	72 93	55 61	46 92	106 62	71 58	55 77	46 86	174 45
47	41 18	74 74	57 08	48 29	107 17	72 26	56 67	47 91	179 38
48	42 98	76 62	58 62	49 75	107 81	73 02	57 64	49 09	184 63
49	44 82	78 60	60 25	51 29	108 49	73 85	58 74	50 39	190 18
50	46 81	80 64	61 95	52 94	109 24	74 78	59 93	51 81	196 10
51	48 92	82 86	63 73	54 71	110 06	75 82	61 24	53 38	202 54
52	51 19	85 19	65 62	56 63	110 96	76 98	62 70	55 09	209 24
53	53 61	87 62	67 62	58 67	111 97	78 26	64 33	56 99	216 45
54	56 17	90 13	69 73	60 84	113 06	79 66	66 09	59 06	224 22
55	58 91	92 76	71 97	63 16	114 25	81 20	68 04	61 33	232 54
56	61 85	95 53	74 34	65 66	115 58	82 91	70 20	.....	241 50
57	64 97	98 41	76 85	68 83	117 01	84 78	72 55	.....	251 05
58	68 31	101 45	79 55	71 21	118 61	86 87	75 15	.....	261 40
59	71 89	104 62	82 40	74 30	120 35	89 16	78 00	.....	272 62
60	75 71	107 97	85 46	77 62	122 28	91 68	81 14	.....	284 60

For policies with Disability Benefit Rider additional charge of 25c per \$1,000 insurance is made.
 For semi-annual rates multiply annual by .52. For quarterly rates multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, \$10,000
Premiums for Each \$1,000 Insurance (Nonparticipating).

Adopted April, 1905.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			5 Year Convertible Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	
20	\$15 48	\$37 80	\$27 85	\$22 95	\$93 31	\$59 00	\$42 44	\$9 55
21	15 80	37 90	28 31	23 33	93 34	59 05	42 50	9 61
22	16 17	38 51	28 78	23 72	93 38	59 09	42 55	9 68
23	16 53	39 15	29 26	24 13	93 41	59 14	42 61	9 74
24	16 91	39 80	29 77	24 56	93 46	59 20	42 66	9 81
25	17 32	40 47	30 29	24 99	93 50	59 26	42 73	9 90
26	17 74	41 18	30 84	25 45	93 55	59 33	42 80	9 99
27	18 19	41 91	31 40	25 93	93 61	59 40	42 88	10 08
28	18 67	42 66	31 99	26 42	93 67	59 48	42 97	10 18
29	19 17	43 45	32 60	26 93	93 74	59 57	43 07	10 29
30	19 69	44 26	33 23	27 48	93 82	59 67	43 17	10 40
31	20 25	45 10	33 89	28 03	93 90	59 78	43 29	10 53
32	20 84	45 99	34 57	28 61	93 99	59 90	43 41	10 66
33	21 46	46 89	35 28	29 22	94 09	60 03	43 57	10 81
34	22 12	47 83	36 02	29 87	94 20	60 17	43 73	10 98
35	22 83	48 81	36 79	30 53	94 32	60 33	43 91	11 16
36	23 55	49 81	37 59	31 22	94 46	60 51	44 11	11 36
37	24 34	50 87	38 43	31 95	94 60	60 70	44 34	11 59
38	25 16	51 96	39 29	32 71	94 76	60 91	44 59	11 83
39	26 04	53 08	40 21	33 52	94 94	61 14	44 89	12 09
40	26 96	54 26	41 16	34 36	95 14	61 40	45 20	12 39
41	27 94	55 47	42 15	35 25	95 35	61 68	45 57	12 71
42	28 99	56 73	43 19	36 19	95 59	61 99	45 98	13 09
43	30 10	58 05	44 28	37 18	95 85	62 33	46 44	13 50
44	31 29	59 42	45 41	38 23	96 14	62 71	46 96	13 98
45	32 55	60 84	46 62	39 33	96 45	63 12	47 53	14 53
46	33 88	62 33	47 87	40 50	96 80	63 58	48 19	15 15
47	35 31	63 86	49 20	41 76	97 18	64 08	48 92	15 85
48	36 82	65 48	50 60	43 09	97 60	64 63	49 74	16 66
49	38 45	67 14	52 07	44 49	98 06	65 25	50 64	17 58
50	40 18	68 89	53 62	46 00	98 58	65 93	51 66	18 60
51	42 00	70 71	55 25	47 60	99 14	66 69	52 77	.....
52	43 96	72 59	56 97	49 30	99 76	67 52	54 01	.....
53	46 05	74 57	58 79	51 13	100 45	68 45	55 38	.....
54	48 27	76 62	60 72	53 03	101 22	69 49	56 91	.....
55	50 64	78 86	62 78	55 70	102 08	70 64	58 66	.....
56	53 19	81 01	64 96	.....	103 03	71 92	.....	.....
57	55 89	83 35	67 29	.....	104 10	73 35	.....	.....
58	58 79	85 80	69 76	.....	105 30	74 95	.....	.....
59	61 88	88 39	72 41	.....	106 63	76 72	.....	.....
60	65 20	91 11	75 96	.....	108 12	78 69	.....	.....

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

744 SECURITY MUTUAL LIFE INS. CO., BINGHAMTON, N. Y.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for Each \$1,000 Insurance (Participating) Adopted January 1, 1911

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
15	\$16 31	\$42 56	\$31 38	\$25 90	.....	\$101 17	\$65 04	\$47 31	\$36 96	\$30 29
16	16 61	43 13	31 81	26 26	.....	101 22	65 09	47 37	37 03	30 37
17	16 94	43 72	32 25	26 63	.....	101 28	65 15	47 44	37 10	30 46
18	17 29	44 34	32 71	27 01	.....	101 34	65 22	47 51	37 18	30 55
19	17 64	44 97	33 19	27 41	.....	101 40	65 29	47 59	37 27	30 64
20	18 01	45 63	33 68	27 70	.....	101 46	65 36	47 67	37 36	30 74
21	18 40	46 30	34 19	28 25	\$369 25	101 53	65 43	47 75	37 45	30 85
22	18 80	47 00	34 71	28 69	374 63	101 60	65 51	47 84	37 55	30 97
23	19 23	47 72	35 25	29 15	380 17	101 68	65 60	47 94	37 66	31 09
24	19 68	48 46	35 82	29 63	385 90	101 76	65 69	48 04	37 78	31 24
25	20 14	49 24	36 40	30 12	391 80	101 85	65 79	48 15	37 90	31 39
26	20 63	50 04	37 00	30 63	397 89	101 94	65 89	48 26	38 04	31 56
27	21 15	50 87	37 63	31 16	404 17	102 04	66 00	48 39	38 19	31 73
28	21 69	51 72	38 27	31 71	410 65	102 14	66 11	48 52	38 35	31 93
29	22 26	52 60	38 94	32 28	417 33	102 25	66 24	48 67	38 52	32 14
30	22 85	53 52	39 64	32 87	424 20	102 37	66 37	48 83	38 71	32 38
31	23 48	54 46	40 36	33 49	431 30	102 49	66 52	49 00	38 92	32 63
32	24 14	55 44	41 10	34 13	438 60	102 63	66 67	49 18	39 14	32 92
33	24 84	56 45	41 88	34 80	446 14	102 77	66 85	49 38	39 39	33 23
34	25 58	57 50	42 68	35 49	453 89	102 93	67 03	49 60	39 67	33 57
35	26 35	58 58	43 51	36 22	461 87	103 10	67 23	49 85	39 97	33 95
36	27 17	59 70	44 38	36 98	470 10	103 28	67 45	50 11	40 30	34 36
37	28 04	60 86	45 28	37 77	478 54	103 48	67 68	50 41	40 67	34 82
38	28 95	62 06	46 22	38 60	487 24	103 69	67 94	50 73	41 07	35 33
39	29 92	63 30	47 20	39 47	496 18	103 93	68 23	51 09	41 52	35 89
40	30 94	64 59	48 22	40 38	505 36	104 18	68 55	51 48	42 02	36 50
41	32 03	65 93	49 28	41 34	514 80	104 46	68 90	51 92	42 56	37 18
42	33 18	67 31	50 39	42 35	524 48	104 77	69 28	52 41	43 18	37 93
43	34 40	68 76	51 56	43 41	534 41	105 11	69 71	52 95	43 85	38 76
44	35 70	70 25	52 78	44 54	544 61	105 49	70 19	53 55	44 59	39 67
45	37 08	71 81	54 06	45 73	555 04	105 91	70 73	54 22	45 42	40 67
46	38 55	73 44	55 40	46 99	565 73	106 39	71 32	54 96	46 33	.....
47	40 12	75 13	56 82	48 33	576 65	106 91	71 98	55 78	47 34	.....
48	41 78	76 90	58 31	49 75	587 81	107 50	72 71	56 69	48 46	.....
49	43 56	78 74	59 88	51 26	599 17	108 15	73 52	57 70	49 69	.....
50	45 45	80 66	61 54	52 87	610 73	108 87	74 43	58 81	51 05	.....
51	47 46	82 66	63 28	54 58	622 48	109 66	75 42	60 04	.....	.....
52	49 60	84 74	65 13	56 41	634 38	110 53	76 52	61 40	.....	.....
53	51 89	86 92	67 07	58 36	646 44	111 50	77 73	62 90	.....	.....
54	54 33	89 20	69 14	60 45	658 61	112 57	79 07	64 55	.....	.....
55	56 93	91 58	71 33	62 68	670 91	113 74	80 55	66 36	.....	.....
56	59 70	94 07	73 66	65 08	683 30	115 03	82 17	68 36	.....	.....
57	62 66	96 69	76 14	67 65	695 76	116 46	83 97	70 55	.....	.....
58	65 83	99 44	78 79	70 42	708 28	118 03	85 96	72 96	.....	.....
59	69 21	102 34	81 62	73 39	720 83	119 77	88 15	75 59	.....	.....
60	72 83	105 40	84 65	76 60	733 39	121 68	90 56	78 48	.....	.....

For semi-annual rates add 2 per cent and divide by 2. For quarterly rates add 4 per cent and divide by 4.
 For policies containing Disability Benefit rider additional charge of 10c to \$1.00 per \$1,000 is made according to age of insured and form of policy.

SECURITY MUTUAL LIFE INS. CO., BINGHAMTON, N. Y. 745

(Limit \$25,000)

Extra Annual Premiums per \$1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age of 60. (Nonparticipating).

American 3 per cent.

Adopted January 1, 1916

Age.	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
15	\$ 16	\$ 10	\$ 10	\$ 10	\$ 24	\$ 20	\$ 18	\$ 16	\$ 16
16	16	10	10	10	24	20	18	16	17
17	17	11	11	11	24	21	19	17	17
18	18	11	11	11	24	21	19	17	18
19	18	12	12	12	24	21	20	18	18
20	19	12	12	12	25	22	20	18	19
21	20	13	13	13	25	22	20	18	19
22	20	13	13	13	25	23	21	19	20
23	21	14	14	14	25	23	21	19	20
24	22	14	15	15	26	24	22	20	21
25	22	14	15	15	26	24	22	21	22
26	23	15	16	16	26	25	23	22	23
27	24	15	16	17	27	25	24	22	24
28	24	16	17	17	27	26	24	23	25
29	25	16	17	18	27	27	25	24	26
30	26	17	18	19	28	27	25	25	27
31	27	18	19	20	28	28	26	26	28
32	28	19	20	21	29	28	27	27	29
33	29	20	20	22	29	29	28	28	30
34	30	20	21	23	30	29	29	29	31
35	31	21	22	24	30	30	30	30	32
36	33	22	24	26	31	31	32	33	34
37	35	24	26	28	33	33	34	35	36
38	37	25	27	30	35	35	36	38	38
39	40	28	30	33	37	37	38	41	40
40	42	29	32	35	39	39	40	43	42
41	45	31	34	39	41	42	43	46	44
42	48	34	37	44	44	45	48	49	47
43	51	36	40	48	47	49	52	52	50
44	54	39	43	52	50	52	57	55	53
45	57	41	47	56	53	56	62	59	56
46	61	44	53	61	57	63	68	64	62
47	65	48	60	66	63	72	74	68	67
48	70	52	67	71	69	80	80	74	72
49	74	57	73	76	76	89	86	81	78
50	81	63	82	83	84	98	93	87	84
51	87	76	90	90	1 00	1 09	1 02	94	-----
52	94	88	99	98	1 16	1 20	1 10	1 03	-----
53	1 03	1 02	1 09	1 07	1 32	1 29	1 18	1 11	-----
54	1 13	1 17	1 21	1 17	1 49	1 40	1 27	1 19	-----
55	1 24	1 33	1 33	1 28	1 68	1 52	1 37	1 28	-----

Largest Amount of Insurance it will write on a Single Life, *\$25,000.

Premiums for each \$1,000 Insurance.

Adopted May, 1915.

Age at Issue	Participating												Non-participating		
	LIFE				ENDOWMENT Continuous Annual Premiums			TERM Renewable and Con- vertible Adopted March 15, 1909				Ordinary Life	20 Premiums Life	20 Year Endowment	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	5 Years	10 Years	15 Years	20 Year				
20	\$18 02	\$44 03	\$33 11	\$27 83	\$101 49	\$65 35	\$47 67	\$12 22	\$12 41	\$12 67	\$12 92	\$14 87	\$22 07	\$42 08	
21	18 40	44 73	33 66	28 25	101 53	65 43	47 75	12 30	12 51	12 77	13 07	14 77	22 43	42 10	
22	18 80	45 45	34 22	28 69	101 60	65 51	47 84	12 38	12 61	12 88	13 23	15 17	22 86	42 17	
23	19 23	46 20	34 79	29 15	101 68	65 60	47 94	12 46	12 72	13 01	13 39	15 58	23 30	42 25	
24	19 67	46 97	35 37	29 63	101 76	65 69	48 04	12 56	12 83	13 15	13 57	16 00	23 75	42 38	
25	20 14	47 77	35 99	30 12	101 85	65 79	48 15	12 67	12 96	13 31	13 76	16 42	24 20	42 42	
26	20 63	48 61	36 63	30 63	101 94	65 89	48 27	12 78	13 09	13 47	13 97	16 85	24 66	42 52	
27	21 15	49 48	37 29	31 16	102 04	66 00	48 39	12 90	13 23	13 65	14 19	17 29	25 13	42 62	
28	21 69	50 37	37 96	31 71	102 14	66 11	48 52	13 02	13 39	13 86	14 45	17 74	25 61	42 73	
29	22 26	51 31	38 70	32 28	102 25	66 24	48 67	13 17	13 55	14 06	14 74	18 21	26 09	42 84	
30	22 85	52 28	39 44	32 87	102 37	66 37	48 83	13 31	13 74	14 30	15 04	18 69	26 59	42 96	
31	23 48	53 29	40 22	33 49	102 49	66 52	49 00	13 47	13 95	14 56	15 39	19 20	27 11	43 09	
32	24 14	54 34	41 02	34 13	102 63	66 68	49 18	13 65	14 18	14 85	15 79	19 75	27 66	43 24	
33	24 84	55 42	41 86	34 80	102 77	66 85	49 38	13 84	14 42	15 17	16 22	20 34	28 24	43 41	
34	25 58	56 54	42 68	35 49	102 93	67 03	49 60	14 05	14 69	15 52	16 72	20 97	28 86	43 61	
35	26 35	57 72	43 51	36 22	103 10	67 23	49 85	14 29	14 98	15 92	17 28	21 65	29 52	43 84	
36	27 18	58 93	44 38	36 98	103 28	67 45	50 12	14 54	15 31	16 38	17 89	22 37	30 20	44 09	
37	28 04	60 20	45 28	37 77	103 48	67 68	50 41	14 83	15 68	16 88	18 58	23 12	30 90	44 36	
38	28 95	61 51	46 22	38 60	103 69	67 94	50 78	15 14	16 10	17 46	19 36	23 90	31 63	44 65	
39	29 92	62 87	47 20	39 47	103 93	68 23	51 09	15 47	16 54	18 10	20 21	24 71	32 39	44 96	
40	30 94	64 30	48 22	40 38	104 18	68 55	51 48	15 86	17 07	18 82	21 17	25 56	33 17	45 28	
41	32 03	65 77	49 28	41 34	104 46	68 90	51 92	16 27	17 65	19 62	.....	26 47	34 00	45 67
42	33 18	67 30	50 39	42 35	104 77	69 28	52 41	16 75	18 32	20 53	.....	27 45	34 88	46 10
43	34 40	68 76	51 56	43 41	105 11	69 71	52 95	17 28	19 07	21 54	.....	28 50	35 82	46 58
44	35 70	70 25	52 78	44 54	105 49	70 19	53 55	17 89	19 92	22 67	.....	29 62	36 82	47 14
45	37 08	71 81	54 06	45 73	106 92	70 73	54 22	18 59	20 88	23 95	.....	30 83	37 89	47 71
46	38 55	73 44	55 40	46 99	106 39	71 32	54 96	19 39	21 97	.....	.....	32 19	39 12	48 44
47	40 12	75 13	56 82	48 33	106 91	71 98	55 78	20 29	23 20	.....	.....	33 70	40 52	49 15
48	41 78	76 90	58 31	49 75	107 50	72 71	56 69	21 33	24 56	.....	.....	35 37	42 09	49 95
49	43 56	78 74	59 88	51 26	108 15	73 53	57 70	22 50	26 10	.....	.....	37 21	43 83	50 81
50	45 45	80 66	61 54	52 87	108 87	74 43	58 81	23 81	27 79	.....	.....	39 21	45 76	51 81
51	47 46	82 66	63 28	54 58	109 66	75 42	60 04	25 26	.....	.....	.....	41 26	47 67	52 91
52	49 60	84 74	65 13	56 41	110 53	76 52	61 40	26 90	.....	.....	.....	43 36	49 57	54 21
53	51 89	86 92	67 07	58 36	111 50	77 73	62 90	28 70	.....	.....	.....	45 51	51 46	55 66
54	54 38	89 20	69 14	60 45	112 57	79 07	64 55	30 72	.....	.....	.....	47 72	53 35	57 31
55	56 93	91 58	71 33	62 68	113 74	80 55	66 36	32 96	.....	.....	.....	50 00	55 24	59 11
56	59 70	94 07	73 66	65 08	115 03	82 17	68 36	.....	.....	.....	.....	52 52	57 39	61 01
57	62 66	96 69	76 15	67 65	116 46	83 97	70 55	.....	.....	.....	.....	55 28	59 80	63 11
58	65 83	99 44	78 79	70 42	118 08	85 96	73 96	.....	.....	.....	.....	58 28	62 47	65 31
59	69 22	102 34	81 62	73 89	119 77	88 15	75 59	.....	.....	.....	.....	61 58	65 40	67 71
60	72 83	105 40	84 65	76 60	121 68	90 56	78 48	.....	.....	.....	.....	65 04	68 60	70 21

For Policies containing Disability Benefits additional charge of 25 cents to \$1.95 per \$1,000 is made according to age of insured and form of Policy. *All above \$7,500 re-insured.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4.

(Limit \$25,000).

Extra Annual Premiums per \$1,000 of Insurance for Waiver of Premiums in
Event of Total and Permanent Disability of Insured Before
Attaining Age of 60. (Participating).

American 3½ per cent.

Adopted January 1, 1915.

Age.	LIFE.				ENDOWMENT.		
	Ord.	10 P.	15 P.	20 P.	10Yr.	15Yr.	20Yr.
20	\$0 25	\$0 25	\$0 25	\$0 25	\$0 25	\$0 25	\$0 25
21	25	25	25	25	25	25	25
22	25	25	25	25	25	25	25
23	25	25	25	25	25	25	25
24	25	25	25	25	26	25	25
25	25	25	25	25	27	25	25
26	26	25	25	25	28	26	26
27	27	25	25	25	29	27	27
28	28	25	25	25	30	28	28
29	29	25	25	25	31	29	29
30	30	25	25	25	32	30	30
31	32	25	25	26	33	32	32
32	34	25	25	27	34	34	34
33	36	25	25	28	36	36	36
34	38	25	26	29	38	38	38
35	40	25	27	30	40	40	40
36	42	25	28	32	42	42	42
37	44	26	29	34	44	44	44
38	46	27	31	36	45	45	46
39	48	29	33	38	46	46	48
40	50	30	35	40	48	48	50
41	55	34	40	47	51	52	56
42	60	38	45	54	55	56	62
43	65	42	50	61	59	61	68
44	70	46	60	68	63	66	74
45	75	50	65	75	67	71	80
46	80	54	70	80	75	82	89
47	85	58	75	85	83	94	98
48	90	62	80	90	92	1 06	1 07
49	95	66	90	95	1 01	1 18	1 16
50	1 00	70	95	1 00	1 10	1 30	1 25
51	1 10	90	1 10	1 10	1 25	1 40	1 35
52	1 20	1 05	1 20	1 20	1 40	1 50	1 45
53	1 30	1 20	1 30	1 30	1 55	1 60	1 55
54	1 40	1 35	1 40	1 40	1 75	1 70	1 65
55	1 50	1 50	1 50	1 55	1 95	1 80	1 75

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for Each \$1,000 Insurance (Participating.) Adopted January 1, 1913.

*Including Total and Permanent Disability Benefits.

Age at Issue	LIFE					ENDOWMENT—Contin- uous Annual Premiums		
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Single Premiums	10 Years	15 Years	20 Years
17	\$17 61	\$44 70	\$33 11	\$27 72	\$359 34	\$100 65	\$65 35	\$48 01
18	17 94	45 32	33 57	28 10	364 08	100 72	65 40	48 07
19	18 30	45 95	34 05	28 50	368 97	100 78	65 47	48 14
20	18 67	46 60	34 53	28 91	374 03	100 87	65 55	48 22
21	19 06	47 27	35 02	29 33	379 25	100 94	65 61	48 28
22	19 46	47 97	35 55	29 78	384 63	101 01	65 69	48 37
23	19 89	48 70	36 09	30 22	390 18	101 10	65 77	48 45
24	20 33	49 44	36 64	30 70	395 90	101 19	65 86	48 55
25	20 82	50 21	37 22	31 18	401 80	101 28	65 95	48 64
26	21 31	51 00	37 80	31 69	407 89	101 38	66 05	48 75
27	21 82	51 81	38 43	32 22	414 17	101 48	66 13	48 87
28	22 37	52 67	39 05	32 76	420 65	101 59	66 26	48 98
29	22 94	53 54	39 72	33 31	427 33	101 70	66 37	49 11
30	23 55	54 43	40 39	33 90	434 20	101 83	66 49	49 26
31	24 19	55 38	41 09	34 51	441 30	101 95	66 62	49 41
32	24 85	56 34	41 83	35 15	448 60	102 08	66 77	49 58
33	25 56	57 34	42 58	35 81	456 14	102 22	66 92	49 76
34	26 31	58 37	43 37	36 48	463 89	102 39	67 09	49 96
35	27 10	59 44	44 18	37 20	471 87	102 55	67 29	50 20
36	27 93	60 55	45 04	37 95	480 10	102 74	67 48	50 43
37	28 82	61 69	45 92	38 73	488 54	102 93	67 71	50 71
38	29 75	62 87	46 83	39 55	497 25	103 15	67 95	51 02
39	30 74	64 10	47 78	40 40	506 18	103 38	68 22	51 34
40	31 79	65 36	48 78	41 30	515 56	103 63	68 51	51 72
41	32 90	66 68	49 82	42 27	524 80	103 90	68 83	52 16
42	34 09	68 04	50 90	43 27	534 48	104 19	69 21	52 63
43	35 35	69 45	52 05	44 35	544 41	104 53	69 61	53 16
44	36 70	70 92	53 23	45 46	554 61	104 91	70 07	53 74
45	38 11	72 45	54 50	46 65	565 05	105 31	70 58	54 39
46	39 64	74 05	55 83	47 91	575 73	105 77	71 18	55 10
47	41 26	75 71	57 25	49 24	586 65	106 28	71 85	55 90
48	43 00	77 43	58 73	50 65	597 81	106 85	72 57	56 77
49	44 84	79 25	60 29	52 16	609 17	107 49	73 38	57 76
50	46 81	81 12	61 92	53 75	620 74	108 20	74 27	58 89
51	48 90	83 15	63 65	55 46	632 48	109 04	75 24	60 03
52	51 14	85 25	65 48	57 29	644 38	109 98	76 32	61 34
53	53 55	87 45	67 41	59 25	656 44	110 99	77 51	62 81
54	56 11	89 73	69 46	61 33	668 61	112 10	78 82	64 42
55	58 86	92 14	71 64	63 58	680 91	113 32	80 28	66 21
56	61 89	94 64	73 94	65 99	693 30	114 66	81 87	68 20
57	64 96	97 27	76 43	68 62	705 76	116 16	83 67	70 39
58	68 35	100 03	79 07	71 43	718 28	117 79	85 65	72 80
59	71 99	102 94	81 93	74 49	730 83	119 60	87 86	75 47
60	75 64	105 77	84 75	77 55	743 39	121 30	90 04	78 16

*For policies without Disability Benefits reduction of 14c to \$1.80 per \$1,000 is made according to age of insured and form of policy. For semi-annual premiums, add 4 per cent and divide by 2. For quarterly premiums add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for Each \$1,000 Insurance (Nonparticipating).

Life, 20-Premiums Life and 10-Year Term adopted 1909; 10 and 15 Premiums Life, and 10, 15 and 20 Year Endowment adopted 1910; 5-Year term adopted 1915.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			CONVERTIBLE TERM. (Limit. \$10,000)	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	15 Years	*10 Years
17	\$13 70	\$35 35	\$25 97	\$21 49	\$90 46	\$57 47	\$41 25	.....	.....
18	13 99	35 89	26 36	21 82	90 52	57 52	41 31	.....	.....
19	14 29	36 44	26 77	22 16	90 58	57 58	41 37	.....	.....
20	14 60	37 02	27 20	22 52	90 65	57 65	41 44	\$ 9 93	\$10 01
21	14 92	37 61	27 63	22 88	90 71	57 70	41 50	10 00	10 09
22	15 27	38 22	28 09	23 27	90 78	57 76	41 56	10 06	10 17
23	15 64	38 86	28 57	23 67	90 86	57 85	41 65	10 13	10 26
24	16 01	39 53	29 07	24 08	90 94	57 92	41 73	10 21	10 35
25	16 41	40 21	29 57	24 51	91 01	57 99	41 81	10 30	10 45
26	16 83	40 93	30 11	24 96	91 10	58 08	41 90	10 39	10 55
27	17 27	41 67	30 66	25 43	91 20	58 18	42 01	10 48	10 67
28	17 73	42 43	31 22	25 91	91 29	58 27	42 11	10 58	10 80
29	18 22	43 22	31 83	26 41	91 39	58 37	42 23	10 70	10 93
30	18 74	44 04	32 43	26 93	91 49	58 48	42 35	10 82	11 08
31	19 28	44 90	33 07	27 48	91 61	58 60	42 49	10 95	11 25
32	19 85	45 78	33 74	28 05	91 73	58 73	42 64	11 09	11 43
33	20 46	46 70	34 43	28 64	91 86	58 86	42 80	11 24	11 62
34	21 10	47 66	35 15	29 26	92 00	59 02	42 97	11 41	11 84
35	21 78	48 64	35 90	29 90	92 14	59 17	43 17	11 60	12 07
36	22 49	49 66	36 67	30 57	92 31	59 35	43 39	11 82	12 35
37	23 26	50 73	37 49	31 29	92 48	59 55	43 63	12 05	12 64
38	24 06	51 82	38 33	32 02	92 67	59 76	43 89	12 30	12 98
39	24 91	52 96	39 21	32 80	92 86	59 99	44 19	12 57	13 34
40	25 82	54 14	40 12	33 61	93 08	60 25	44 51	12 88	13 76
41	26 78	55 37	41 09	34 47	93 32	60 54	44 87	13 22	14 23
42	27 80	56 65	42 09	35 37	93 59	60 86	45 28	13 61	14 77
43	28 90	57 98	43 14	36 32	93 87	61 21	45 72	14 04	15 38
44	30 05	59 37	44 23	37 32	94 19	61 60	46 23	14 53	16 06
45	31 28	60 81	45 39	38 39	94 55	62 06	46 79	15 11	16 83
46	32 60	62 29	46 60	39 51	94 95	62 54	47 41	15 88	17 85
47	33 99	63 86	47 86	40 70	95 39	63 09	48 11	16 74	19 00
48	35 49	65 49	49 21	41 97	95 88	63 71	48 89	17 73	20 26
49	37 09	67 17	50 61	43 30	96 42	64 39	49 74	18 84	21 69
50	38 79	68 98	52 10	44 73	97 02	65 13	50 69	20 09	23 28
51	40 59	70 76	53 65	46 25	97 69	65 97	51 75	21 47	25 04
52	42 52	72 66	55 30	47 87	98 41	66 89	52 91	23 03	27 01
53	44 58	74 63	57 02	49 59	99 20	67 91	54 19	24 76	29 18
54	46 78	76 69	58 85	51 48	100 09	69 03	55 60	26 69	31 60
55	49 12	78 86	60 80	53 41	101 06	70 29	57 23	28 84	34 29
56	51 63	81 10	62 86	55 52	102 13	71 66	.....	.....	.....
57	54 30	83 46	65 04	57 78	103 32	73 18	.....	.....	.....
58	57 18	85 93	67 37	60 22	104 62	74 87	.....	.....	.....
59	60 24	88 54	69 88	62 85	106 08	76 75	.....	.....	.....
60	63 52	91 26	72 53	65 66	107 67	78 80	.....	.....	.....

*Convertible without medical examination within seven years from date.

†Convertible without medical examination within five years from date.

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by

**Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates to Continue the Income
to Beneficiary During Life.**

American 3% Reserve.

Commuted Value, \$1,740.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
17	\$30 64	\$5 16	\$3 18	\$1 53	\$0 42	\$48 23	\$7 08	\$4 14	\$1 83	\$0 45	\$83 54				
18	31 22	5 16	3 18	1 53	42	48 89	7 08	4 14	1 83	45	83 64				
19	31 84	5 16	3 18	1 53	42	49 59	7 08	4 14	1 83	45	83 76				
20	32 49	5 16	3 18	1 53	42	50 90	7 08	4 14	1 83	45	83 90				
21	33 16	5 22	3 21	1 56	45	51 03	7 17	4 17	1 86	48	84 01				
22	33 86	5 31	3 24	1 56	45	51 82	7 22	4 20	1 89	48	84 16				
23	34 61	5 43	3 27	1 56	45	52 58	7 38	4 26	1 89	48	84 30				
24	35 37	5 55	3 33	1 59	45	53 42	7 47	4 32	1 89	51	84 48				
25	36 23	5 67	3 39	1 62	45	54 25	7 62	4 38	1 92	51	84 63				
26	37 08	5 79	3 45	1 62	48	55 14	7 77	4 44	1 95	51	84 83				
27	37 97	5 91	3 51	1 65	48	56 06	7 92	4 50	1 98	50	85 08				
28	38 92	6 03	3 55	1 68	48	57 00	8 18	4 59	2 01	51	85 28				
29	39 92	6 18	3 66	1 71	48	57 96	8 31	4 65	2 04	54	85 45				
30	40 98	6 36	3 75	1 71	48	58 99	8 55	4 77	2 07	54	85 71				
31	42 09	6 57	3 87	1 77	51	60 05	8 73	4 89	2 10	54	85 97				
32	43 24	6 81	3 96	1 80	54	61 16	8 97	5 01	2 13	57	86 27				
33	44 47	7 08	4 08	1 86	54	62 31	9 27	5 13	2 19	57	86 58				
34	45 78	7 38	4 23	1 92	54	63 48	9 60	5 28	2 25	57	86 98				
35	47 15	7 49	4 38	1 95	54	64 73	9 83	5 46	2 31	57	87 35				
36	48 60	7 95	4 56	2 01	54	66 03	10 29	5 64	2 37	60	87 75				
37	50 15	8 41	4 74	2 07	57	67 39	10 71	5 85	2 46	60	88 24				
38	51 77	8 79	4 95	2 16	60	68 82	11 13	6 06	2 52	63	88 77				
39	53 49	9 24	5 16	2 25	60	70 30	11 64	6 30	2 61	69	89 33				
40	55 31	9 95	5 40	2 34	63	71 86	12 15	6 57	2 70	72	89 99				
41	57 25	10 29	5 67	2 43	66	73 55	12 72	6 87	2 82	75	90 76				
42	59 32	10 89	5 97	2 55	66	75 29	13 35	7 17	2 91	78	91 58				
43	61 51	11 52	6 33	2 70	66	77 17	14 01	7 53	3 08	81	92 50				
44	63 86	12 21	6 69	2 82	72	79 10	14 76	7 92	3 21	81	93 51				
45	66 81	12 99	7 14	2 97	75	81 17	15 54	8 37	3 36	84	94 64				
46	68 97	13 86	7 62	3 15	78	83 36	16 41	8 82	3 54	90	95 87				
47	71 79	14 79	8 13	3 36	84	85 68	17 31	9 39	3 75	96	97 27				
48	74 82	15 68	8 67	3 57	90	88 13	18 23	9 83	3 99	99	98 78				
49	78 02	16 86	9 30	3 81	96	90 76	19 41	10 59	4 26	1 02	100 50				
50	81 45	18 08	9 99	4 11	99	93 53	20 58	11 28	4 53	1 08	102 36				
51	85 09	19 32	10 74	4 44	1 05	96 50	21 80	12 03	4 86	1 17	104 45				
52	88 98	20 78	11 55	4 77	1 11	99 68	22 13	12 87	5 22	1 26	106 78				
53	93 18	22 26	12 51	5 16	1 26	108 10	24 57	13 71	5 61	1 32	109 29				
54	97 63	23 91	13 53	5 61	1 38	106 71	26 04	14 76	6 03	1 41	112 09				
55	102 42	25 71	14 64	6 09	1 50	110 63	27 09	15 87	6 48	1 56	115 21				
56	107 53	27 66	15 87	6 60	1 65	114 82	29 55	17 04	7 02	1 68	118 67				
57	113 03	29 73	17 19	7 23	1 77	119 40	31 59	18 39	7 62	1 83	122 48				
58	118 93	32 07	18 75	7 89	1 92	124 29	33 84	19 86	8 25	2 01	126 67				
59	125 26	34 50	20 37	8 64	2 13	129 61	36 27	21 39	9 26	2 19	131 32				
60	131 61	37 17	22 11	9 45	2 31	134 94	38 82	23 04	9 81	2 40	136 00				

CONTINUOUS
MONTHLY
INCOME ON
THE
ENDOWMENT
PLAN
NOT ISSUED.

**CONTINUOUS
MONTHLY
INCOME ON
THE
ENDOWMENT
PLAN
NOT ISSUED.**

STATE MUTUAL LIFE ASSURANCE CO., WORCESTER, MASS. 751

Largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for each \$1,000 (Participating). Adopted Jan. 1, 1909.

Age at Issue.	LIFE.				ENDOWMENT. — Continuous Annual Premiums.							Adopted Jan., 1909. TERM.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.
20	\$18 01	\$45 01	\$33 33	\$27 60	\$99 61	\$64 30	47 01	36 92	30 46	\$26 09	\$23 06	\$10 90	\$11 05
21	18 40	45 68	33 84	28 03	99 68	64 39	47 10	37 03	30 58	26 23	23 23	11 00	11 15
22	18 80	46 38	34 36	28 47	99 76	64 48	47 20	37 14	30 70	26 38	23 41	11 05	11 25
23	19 23	47 09	34 90	28 93	99 85	64 57	47 30	37 25	30 84	26 54	23 61	11 15	11 35
24	19 67	47 83	35 46	29 40	99 94	64 67	47 41	37 38	30 98	26 72	23 83	11 25	11 45
25	20 14	48 60	36 04	29 90	100 08	64 77	47 52	37 51	31 14	26 91	24 06	11 40	11 60
26	20 63	49 39	36 64	30 41	100 13	64 88	47 65	37 65	31 31	27 12	24 32	11 50	11 70
27	21 15	50 21	37 26	30 93	100 24	65 00	47 78	37 81	31 50	27 34	24 60	11 65	11 85
28	21 69	51 05	37 90	31 48	100 35	65 13	47 93	37 98	31 70	27 59	24 91	11 75	12 00
29	22 26	51 93	38 57	32 05	100 47	65 26	48 08	38 16	31 92	27 87	25 25	11 90	12 20
30	22 85	52 84	39 26	32 65	100 60	65 41	48 25	38 36	32 17	28 17	25 61	12 05	12 35
31	23 48	53 77	39 98	33 26	100 74	65 56	48 43	38 57	32 43	28 49	26 02	12 20	12 55
32	24 14	54 74	40 73	33 91	100 88	65 73	48 63	38 81	32 72	28 85	26 46	12 40	12 75
33	24 84	55 75	41 50	34 57	101 04	65 91	48 84	39 07	33 04	29 25	26 94	12 60	13 00
34	25 58	56 79	42 80	35 27	101 21	66 11	49 07	39 35	33 39	29 68	27 47	12 80	13 25
35	26 35	57 86	43 13	36 00	101 39	66 32	49 32	39 66	33 78	30 16	28 04	13 00	13 50
36	27 17	58 97	44 00	36 76	101 59	66 55	49 60	40 01	34 20	30 68	28 67	13 25	13 80
37	28 04	60 13	44 90	37 55	101 80	66 80	49 91	40 39	34 67	31 25	29 35	13 55	14 15
38	28 95	61 32	45 84	38 38	102 03	67 08	50 25	40 80	35 19	31 88	30 09	13 85	14 50
39	29 92	62 56	46 81	39 26	102 28	67 38	50 62	41 26	35 75	32 57	30 90	14 15	14 90
40	30 94	63 84	47 83	40 17	102 56	67 71	51 03	41 77	36 38	33 33	31 77	14 50	15 35
41	32 03	65 17	48 90	41 13	102 85	68 08	51 48	42 33	37 07	34 15	32 72	14 90	15 85
42	33 18	66 55	50 01	42 14	103 18	68 48	51 98	42 95	37 83	35 05	33 74	15 30	16 45
43	34 40	67 99	51 18	43 21	103 54	68 93	52 54	43 64	38 66	36 04	34 85	15 80	17 05
44	35 70	69 49	52 40	44 34	103 94	69 43	53 15	44 39	39 58	37 12	36 05	16 30	17 75
45	37 08	71 04	53 68	45 53	104 39	69 98	53 84	45 23	40 59	38 29	37 35	16 90	18 55
46	38 55	72 66	55 03	46 80	104 88	70 59	54 59	46 16	41 70	39 57	.....	17 60	19 45
47	40 12	74 35	56 45	48 14	105 43	71 27	55 43	47 18	42 92	40 95	.....	18 35	20 45
48	41 78	76 12	57 94	49 57	106 04	72 02	56 36	48 31	44 26	42 46	.....	19 25	21 55
49	43 56	77 96	59 52	51 09	106 71	72 86	57 38	49 56	45 71	44 09	.....	20 20	22 80
50	45 45	79 88	61 18	52 70	107 46	73 78	58 52	50 92	47 31	45 86	.....	21 30	24 10
51	47 46	81 87	62 93	54 42	108 28	74 80	59 76	52 42	49 04	.....	.....	22 50	25 65
52	49 60	83 96	64 78	56 26	109 18	75 92	61 14	54 07	50 92	.....	.....	23 80	27 30
53	51 89	86 14	66 74	58 21	110 17	77 16	62 65	55 87	52 97	.....	.....	25 25	29 10
54	54 33	88 42	68 81	60 31	111 27	78 52	64 32	57 84	55 19	.....	.....	26 90	31 15
55	56 93	90 81	71 01	62 55	112 48	80 02	66 15	59 99	57 60	.....	.....	28 65	33 35
56	59 70	93 31	73 35	64 96	113 80	81 67	68 17	62 33	.....	.....	.....	30 65	.....
57	62 66	95 93	75 84	67 54	115 26	83 50	70 37	64 89	.....	.....	.....	32 80	.....
58	65 83	98 70	78 50	70 32	116 87	85 51	72 80	67 68	.....	.....	.....	35 20	.....
59	69 21	101 61	81 34	73 30	118 65	87 73	75 45	70 72	.....	.....	.....	37 85	.....
60	72 83	104 68	84 39	76 52	120 60	90 16	78 36	74 03	.....	.....	.....	40 75	.....
61	76 70	107 93	87 65	79 98	122 75	92 84	81 55	.....	.....	.....	.....	.....	.....
62	80 85	111 38	91 15	83 72	125 12	95 79	85 02	.....	.....	.....	.....	.....	.....
63	85 29	115 04	94 91	87 76	127 74	99 02	88 82	.....	.....	.....	.....	.....	.....
64	90 04	118 94	98 96	92 13	130 62	102 57	92 98	.....	.....	.....	.....	.....	.....
65	95 14	123 09	103 33	96 86	133 79	106 46	97 52	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51. For quarterly rates multiply annual by .26.
For policies with Disability Benefits addition of 22c to \$2.48 is made according to age of insur-
and form of policy.

(Limit \$25,000.)

Extra Annual Premiums per \$1,000 of Insurance for Waiver
of Premiums in Event of Total and Permanent Dis-
ability of Insured Before Attaining Age of 60.
(Nonparticipating)

American 8 per cent.

Adopted February 1, 1915.

Age at Issue.	LIFE.				ENDOWMENT.													
	Ord	10 P.	15 P.	20 P.	CONTINUOUS PREMIUMS.								10-PAYMENT				20-PAY'T.	
					10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.	35 Yr.	40 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.	35 Yr.	40 Yr.	
10	\$ 35	\$ 63	\$ 48	\$ 41	\$ 22	\$ 22	\$ 22	\$ 23	\$ 25	\$ 27	\$ 30	\$ 24	\$ 28	\$ 32	\$ 37	\$ 27	\$ 30	
11	37	65	49	42	23	23	23	24	26	28	32	25	29	33	39	28	31	
12	38	66	50	43	23	24	24	25	27	30	34	26	30	35	41	30	33	
13	40	67	51	44	24	24	25	27	29	32	36	27	31	36	42	31	35	
14	41	68	53	45	25	25	26	28	30	34	38	28	32	38	44	32	37	
15																		
16	43	70	54	46	26	26	27	29	32	36	41	29	33	39	46	34	39	
17	44	71	55	47	26	27	28	31	34	38	43	30	34	41	49	35	41	
18	46	73	56	48	27	28	30	32	36	41	45	31	36	42	51	37	43	
19	48	75	57	50	28	29	31	34	38	44	47	32	37	44	53	39	45	
20	50	75	58	51	29	31	33	36	40	47	49	33	39	45	55	41	47	
21																		
22	52	76	60	52	30	32	34	38	43	49	51	34	40	46	58	44	50	
23	54	77	61	54	31	33	36	40	47	52	54	35	42	51	63	47	53	
24	56	79	63	55	32	35	38	43	50	55	56	37	44	54	66	49	55	
25	59	80	64	57	34	37	40	46	54	59	59	39	46	57	69	52	58	
26	61	82	65	59	35	39	42	49	58	61	61	41	49	60	72	55	61	
27																		
28	64	83	67	61	37	41	45	52	62	64	64	43	52	64	75	57	64	
29	67	85	69	63	40	44	49	56	66	67	67	46	55	68	78	60	67	
30	71	87	71	65	42	47	53	60	70	71	71	49	59	72	81	63	70	
31	74	89	73	68	45	50	57	64	74	75	74	52	62	77	84	67	74	
32	78	91	76	71	48	54	61	70	78	78	78	55	67	81	87	70	77	
33																		
34	83	93	78	74	51	58	66	75	83	83	82	58	72	85	90	74	81	
35	87	96	81	80	54	62	71	80	87	87	87	63	78	89	93	80	87	
36	91	98	84	86	56	67	77	87	91	92	92	66	83	92	96	87	94	
37	97	1 01	88	93	58	72	83	94	97	98	97	71	89	96	99	94	1 00	
38	1 02	1 03	91	1 00	59	79	90	1 04	1 04	1 03	1 02	79	98	1 00	1 03	1 01	1 00	
39																		
40	1 06	1 06	96	1 07	78	86	1 07	1 11	1 10	1 09	1 09	86	99	1 03	1 06	1 08	1 08	
41	1 15	1 10	1 08	1 16	79	90	1 16	1 18	1 17	1 16	1 16	94	1 04	1 08	1 09	1 16	1 15	
42	1 23	1 14	1 16	1 24	87	1 12	1 25	1 26	1 24	1 23	1 23	1 01	1 10	1 12	1 13	1 24	1 24	
43	1 31	1 18	1 27	1 33	95	1 26	1 35	1 34	1 32	1 31	1 31	1 09	1 15	1 17	1 18	1 33	1 33	
44	1 40	1 23	1 38	1 43	1 04	1 40	1 45	1 43	1 41	1 40	1 40	1 18	1 23	1 23	1 23	1 43	1 43	
45																		
46	1 60	1 28	1 51	1 53	1 15	1 54	1 53	1 54	1 51	1 50	1 50	1 28	1 29	1 29	1 28	1 54	1 53	
47	1 61	1 46	1 64	1 65	1 39	1 69	1 69	1 65	1 62	1 62	1 62	1 47	1 48	1 47	1 47	1 65	1 65	
48	1 73	1 66	1 79	1 78	1 64	1 84	1 83	1 77	1 74	1 74	1 74	1 69	1 67	1 67	1 66	1 78	1 78	
49	1 87	1 86	1 95	1 92	1 89	2 01	1 96	1 91	1 88	1 88	1 88	1 91	1 89	1 87	1 86	1 92	1 92	
50	2 03	2 08	2 12	2 08	2 15	2 30	2 22	2 06	2 03	2 03	2 03	2 15	2 12	2 10	2 08	2 08	2 08	
51																		
52	2 20	2 22	2 22	2 26	2 43	2 40	2 30	2 14	2 11	2 11	2 11	2 41	2 37	2 34	2 32	2 26	2 26	

STATE MUTUAL LIFE ASSURANCE CO., WORCESTER, MASS. 753

**Premium Rates (Participating) for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates to Continue the Income
to Beneficiary During Life.**

American \$ Reserve.

Commuted Value. \$1,514.00.

Largest Amount of Insurance it will write on a Single Life, \$50,000
Premiums for Each \$1,000 Insurance (Participating).
 Adopted January 1, 1911.

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Premiums.						
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
17 to 21	\$19 35	\$46 65	\$33 85	\$28 60	\$25 50	\$364 85	\$105 65	\$67 10	\$48 75	\$38 80	\$32 30	\$27 65	\$24 45
22	19 80	47 45	34 45	29 10	25 90	371 00	105 70	67 20	48 85	38 90	32 45	27 80	24 65
23	20 30	48 30	35 10	29 60	26 40	377 35	105 75	67 25	48 95	39 00	32 60	28 00	24 90
24	20 75	49 15	35 70	30 15	26 85	383 85	105 80	67 30	49 05	39 15	32 75	28 20	25 15
25	21 25	50 00	36 35	30 70	27 35	390 50	105 90	67 40	49 15	39 30	32 90	28 40	25 40
26	21 80	50 90	37 05	31 25	27 85	397 40	105 95	67 50	49 25	39 45	33 10	28 65	25 70
27	22 35	51 85	37 75	31 85	28 35	404 45	106 05	67 60	49 40	39 60	33 30	28 90	26 00
28	22 95	52 80	38 45	32 45	28 90	411 70	106 10	67 75	49 55	39 80	33 55	29 20	26 35
29	23 55	53 80	39 20	33 10	29 50	419 15	106 20	67 85	49 70	39 95	33 80	29 50	26 75
30	24 20	54 85	39 95	33 70	30 10	426 80	106 30	68 00	49 85	40 20	34 05	29 85	27 15
31	24 85	55 85	40 75	34 40	30 70	434 65	106 45	68 10	50 05	40 45	34 35	30 20	27 60
32	25 55	56 95	41 55	35 10	31 35	442 65	106 55	68 30	50 25	40 70	34 70	30 60	28 05
33	26 30	58 05	42 40	35 80	32 00	450 90	106 70	68 45	50 50	40 95	35 05	31 00	28 60
34	27 10	59 20	43 25	36 60	32 70	459 35	106 85	68 65	50 70	41 25	35 40	31 50	29 15
35	27 90	60 40	44 20	37 35	33 45	467 95	107 00	68 90	51 00	41 60	35 85	32 00	29 75
36	28 75	61 60	45 10	38 20	34 20	476 75	107 20	69 10	51 30	42 00	36 30	32 55	30 45
37	29 65	62 85	46 10	39 00	35 00	485 80	107 40	69 35	51 60	42 40	36 80	33 15	31 15
38	30 60	64 15	47 10	39 90	35 85	495 00	107 60	69 65	51 95	42 85	37 35	33 80	31 90
39	31 60	65 50	48 10	40 80	36 70	504 40	107 85	69 95	52 35	43 30	37 95	34 55	32 75
40	32 65	66 85	49 20	41 75	37 65	514 00	108 10	70 30	52 75	43 85	38 60	35 30	33 65
41	33 80	68 25	50 30	42 75	38 60	523 80	108 40	70 65	53 25	44 40	39 30	36 20	34 60
42	34 95	69 70	51 45	43 80	39 60	533 75	108 70	71 05	53 75	45 05	40 05	37 10	35 65
43	36 20	71 20	52 65	44 90	40 65	543 90	109 05	71 50	54 30	45 75	40 90	38 10	36 80
44	37 50	72 75	53 90	46 00	41 80	554 20	109 40	71 95	54 90	46 50	41 85	39 15	38 00
45	38 90	74 35	55 15	47 20	42 95	564 70	109 80	72 50	55 55	47 30	42 80	40 30	39 25
46	40 35	75 95	56 50	48 45	44 25	575 35	110 25	73 05	56 30	48 20	43 90	41 60	.....
47	41 90	77 65	57 90	49 80	45 55	586 15	110 75	73 70	57 10	49 20	45 10	42 95	.....
48	43 50	79 40	59 35	51 15	46 95	597 10	111 30	74 40	57 95	50 30	46 35	44 40	.....
49	45 25	81 20	60 90	52 65	48 45	608 15	111 85	75 15	58 95	51 45	47 75	45 95	.....
50	47 05	83 05	62 45	54 15	50 05	619 40	112 50	76 00	59 95	52 75	49 30	47 65	.....
51	49 00	84 95	64 15	55 80	51 75	630 70	113 20	76 90	61 10	54 15	50 90	.....	.....
52	51 05	86 95	65 90	57 55	53 55	642 15	114 00	77 90	62 35	55 65	52 70	.....	.....
53	53 20	89 00	67 70	59 35	55 45	653 70	114 85	79 00	63 75	57 35	54 60	.....	.....
54	55 50	91 15	69 65	61 30	57 50	665 30	115 75	80 20	65 25	59 15	56 70	.....	.....
55	57 95	93 40	71 70	63 40	59 70	677 00	116 75	81 50	66 90	61 10	58 90	.....	.....

For policies with Disability Benefits the following extra rates are charged at different ages:

17-33	34-35	36-37	38-39	40-41	42	43	44	45	46
\$.25	\$.30	\$.35	\$.40	\$.45	\$.50	\$.55	\$.60	\$.65	\$.70
47	48	49	50	51	52	53	54	55	
\$.80	\$.90	\$ 1.00	\$ 1.10	\$ 1.25	\$ 1.40	\$ 1.60	\$ 1.85	\$ 2.10	

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for each \$1,000 Insurance (Nonparticipating).
 Adopted January 1, 1911.

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Premiums.						
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
17													
18	\$15 55	\$39 05	\$28 65	\$23 60	\$20 70	\$331 70	\$91 10	\$57 90	\$41 60	\$32 15	\$28 40	\$22 55	\$19 95
19	15 95	39 75	29 15	24 00	21 05	337 30	91 15	57 95	41 70	32 25	28 50	22 70	20 10
20	16 40	40 45	29 65	24 45	21 45	343 05	91 20	58 00	41 80	32 35	28 65	22 85	20 30
21	16 80	41 15	30 20	24 90	21 85	348 95	91 25	58 05	41 85	32 45	28 80	23 05	20 55
22													
23	17 25	41 90	30 75	25 35	22 30	355 00	91 30	58 15	41 95	32 60	28 95	23 20	20 75
24	17 75	42 65	31 35	25 85	22 70	361 25	91 40	58 25	42 05	32 70	27 10	23 40	21 05
25	18 25	43 45	31 90	26 35	23 20	367 70	91 45	58 30	42 15	32 85	27 80	23 65	21 30
26	18 75	44 25	32 50	26 85	23 65	374 30	91 55	58 40	42 30	33 00	27 50	23 90	21 60
27	19 30	45 05	33 15	27 40	24 15	381 05	91 60	58 50	42 45	33 20	27 70	24 15	21 95
28													
29	19 85	45 90	33 80	27 95	24 65	388 00	91 70	58 65	42 55	33 35	27 95	24 45	22 30
30	20 45	46 80	34 45	28 55	25 20	395 10	91 80	58 75	42 75	33 60	28 20	24 80	22 70
31	21 10	47 70	35 15	29 15	25 75	402 40	91 90	58 90	42 90	33 80	28 45	25 15	23 15
32	21 75	48 65	35 85	29 75	26 30	409 90	92 05	59 05	43 10	34 05	28 75	25 50	23 60
33	22 45	49 60	36 60	30 40	26 90	417 55	92 15	59 25	43 30	34 30	29 10	25 90	24 10
34													
35	23 20	50 60	37 40	31 05	27 55	425 40	92 30	59 40	43 55	34 60	29 45	26 40	24 65
36	24 00	51 60	38 15	31 75	28 20	433 40	92 45	59 60	43 80	34 90	29 85	26 85	25 25
37	24 80	52 65	39 00	32 50	28 90	441 60	92 65	59 85	44 10	35 25	30 30	27 40	25 85
38	25 65	53 75	39 80	33 20	29 60	450 00	92 80	60 05	44 40	35 65	30 80	28 00	26 55
39	26 55	54 85	40 70	34 00	30 35	458 55	93 00	60 35	44 75	36 05	31 30	28 60	27 30
40													
41	27 50	56 00	41 60	34 80	31 15	467 25	93 25	60 60	45 10	36 50	31 85	29 30	28 10
42	28 50	57 15	42 55	35 65	32 00	476 15	93 50	60 95	45 50	37 00	32 50	30 05	28 95
43	29 55	58 40	43 50	36 55	32 85	485 20	93 75	61 30	45 95	37 55	33 15	30 85	29 90
44	30 65	59 65	44 50	37 50	33 80	494 45	94 05	61 65	46 40	38 15	33 90	31 75	30 90
45	31 80	60 90	45 60	38 45	34 75	503 80	94 35	62 05	46 95	38 80	34 70	32 65	31 95
46													
47	33 05	62 25	46 65	39 50	35 75	513 35	94 70	62 55	47 50	39 50	35 55	33 70	33 10
48	34 35	63 75	47 90	40 65	36 95	523 05	95 30	63 15	48 20	40 35	36 55	34 85	.....
49	35 75	65 30	49 15	41 85	38 15	532 85	95 90	63 80	49 00	41 30	37 65	36 15	.....
50	37 20	66 90	50 50	43 10	39 45	542 80	96 55	64 55	49 85	42 30	38 85	37 50	.....
51	38 75	68 55	51 90	44 45	40 80	552 90	97 25	65 35	50 80	43 40	40 15	38 95	.....
52													
53	40 35	70 25	53 35	45 85	42 25	563 05	98 00	66 15	51 80	44 60	41 55	40 50	.....
54	42 10	72 00	54 90	47 35	43 85	573 35	98 80	67 10	52 90	45 95	43 10	.....	.....
55	43 95	73 85	56 50	48 95	45 50	583 75	99 65	68 10	54 10	47 35	44 75	.....	.....
56	45 90	75 75	58 20	50 65	47 25	594 25	100 55	69 20	55 40	48 90	46 50	.....	.....
57	47 95	77 70	59 95	52 40	49 15	604 80	101 60	70 40	56 80	50 60	48 45	.....	.....
58													
59	50 15	79 75	61 85	54 35	51 20	615 45	102 70	71 65	58 40	52 40	50 50	.....	.....

For policies with Disability Benefits the following extra rates are charged at different ages:

17-33	34-35	36-37	38-39	40-41	42	43	44	45	46
\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70
47	48	49	50	51	52	53	54	55	
\$80	\$90	\$1.00	\$1.10	\$1.25	\$1.40	\$1.60	\$1.85	\$2.10	

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Premium Rates (Participating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

On (5) 3% Reserve.

Commuted Value: \$1,838.88.

GUARANTEED ANNUITIES.**EXCESS OF PURCHASE PRICE OVER ANNUITY
PAYMENTS TO BE RETURNED AT DEATH.**

Should the Annuitant die before the total of the Annuity payments received equals the purchase price, the excess will be returned.

Age last Birth- day.	Amount required to purchase an Annuity of \$100 per annum.				Annuity, which \$1000 will purchase.			
	Males.		Females.		Males.		Females.	
	\$100 Y'rly	\$50 Half- Y'rly	\$100 Y'rly	\$50 Half- Y'rly	Y'rly Pay- ment	Half- Y'rly Pay- ment	Y'rly Pay- ment	Half- Y'rly Pay- ment
	\$	\$	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
20	2193	2218	2217	2242	45 60	22 50	45 10	22 30
21	2178	2203	2204	2229	45 90	22 65	45 35	22 40
22	2163	2188	2190	2215	46 20	22 85	45 65	22 55
23	2147	2172	2176	2201	46 55	23 00	45 95	22 70
24	2131	2156	2161	2186	46 90	23 15	46 25	22 85
25	2115	2140	2146	2171	47 25	23 35	46 55	23 00
26	2098	2123	2131	2156	47 65	23 55	46 90	23 15
27	2081	2106	2115	2140	48 05	23 70	47 25	23 35
28	2063	2088	2099	2124	48 45	23 90	47 60	23 50
29	2045	2070	2083	2108	48 85	24 15	48 00	23 70
30	2027	2052	2066	2091	49 30	24 35	48 40	23 90
31	2008	2033	2050	2075	49 80	24 55	48 75	24 05
32	1988	2013	2033	2058	50 30	24 80	49 15	24 25
33	1968	1993	2015	2040	50 80	25 05	49 60	24 50
34	1948	1973	1998	2023	51 30	25 30	50 05	24 70
35	1927	1952	1980	2005	51 85	25 60	50 50	24 90
36	1905	1930	1961	1986	52 45	25 90	50 95	25 15
37	1883	1908	1942	1967	53 10	26 20	51 45	25 40
38	1861	1886	1923	1948	53 70	26 50	52 00	25 65
39	1839	1864	1903	1928	54 35	26 80	52 50	25 90
40	1816	1841	1883	1908	55 05	27 15	53 10	26 20
41	1792	1817	1863	1888	55 80	27 50	53 65	26 45
42	1768	1793	1842	1867	56 55	27 85	54 25	26 75
43	1744	1769	1821	1846	57 30	28 25	54 90	27 05
44	1719	1744	1799	1824	58 15	28 65	55 55	27 40
45	1694	1719	1776	1801	59 00	29 05	56 30	27 75
46	1668	1693	1753	1778	59 95	29 50	57 00	28 10
47	1642	1667	1730	1755	60 90	29 95	57 80	28 45
48	1616	1641	1703	1730	61 85	30 45	58 65	28 90
49	1590	1615	1680	1705	62 85	30 95	59 50	29 30

GUARANTEED ANNUITIES.

Age last Birth-day.	Amount required to purchase an Annuity of \$100 per annum				Annuity which \$1000 will purchase.			
	Males.		Females.		Males.		Females.	
	\$100 Y'rly	\$50 Half-Y'rly	\$100 Y'rly	\$50 Half-Y'rly	Y'rly Pay-ment	Half-Y'rly Pay-ment	Y'rly Pay-ment	Half-Y'rly Pay-ment
	\$	\$	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
50	1563	1588	1655	1680	63 95	31 45	60 40	29 75
51	1536	1561	1629	1654	65 10	32 00	61 35	30 20
52	1508	1533	1603	1628	66 30	32 60	62 35	30 70
53	1480	1505	1576	1601	67 55	33 20	63 45	31 20
54	1452	1477	1548	1573	68 85	33 85	64 55	31 75
55	1423	1448	1519	1544	70 25	34 50	65 80	32 35
56	1395	1420	1490	1515	71 65	35 20	67 10	33 00
57	1366	1391	1461	1486	73 20	35 90	68 40	33 60
58	1337	1362	1431	1456	74 75	36 70	69 85	34 30
59	1307	1332	1401	1426	76 50	37 50	71 35	35 05
60	1278	1303	1370	1395	78 20	38 35	72 95	35 80
61	1248	1273	1338	1363	80 10	39 25	74 70	36 65
62	1218	1243	1306	1331	82 10	40 20	76 55	37 55
63	1188	1213	1274	1299	84 15	41 20	78 45	38 45
64	1158	1183	1242	1267	86 35	42 25	80 50	39 45
65	1129	1154	1211	1236	88 55	43 30	82 55	40 45
66	1102	1127	1181	1206	90 70	44 35	84 65	41 45
67	1076	1101	1152	1177	92 90	45 40	86 80	42 45
68	1050	1075	1124	1149	95 20	46 50	88 95	43 50
69	1024	1049	1097	1122	97 65	47 65	91 15	44 55
70	999	1024	1068	1093	100 10	48 80	93 60	45 70
71	973	998	1040	1065	102 75	50 10	96 15	46 90
72	947	972	1011	1036	105 55	51 40	98 90	48 25
73	921	946	982	1007	108 55	52 85	101 80	49 65
74	895	920	954	979	111 70	54 30	104 80	51 05
75	870	895	927	952	114 90	55 85	107 85	52 80
76	845	870	900	925	118 30	57 45	111 10	54 05
77	820	845	873	898	121 95	59 15	114 50	55 65
78	795	820	846	871	125 75	60 95	118 20	57 40
79	770	795	819	844	129 85	62 85	122 10	59 20
80	746	771	792	817	134 00	64 85	126 25	61 15

No medical examination is required.

To obtain the rates for an Annuity of \$100 per annum payable in quarterly instalments, add \$40 to the cost of an Annuity of \$100, payable yearly.

Largest Amount of Insurance it will write on a Single Life. ***No Specified Limit." Premiums for Each \$1,000 Insurance. (Nonparticipating.)

Adopted May 17, 1915.

†Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.							TERM. Adopted January 1, 1912.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.
16	\$12 93	\$32 58	\$24 16	\$20 10	\$90 09	\$56 90	\$40 70	\$31 07	\$24 93	\$20 88	\$18 06	.....	.....
17	13 18	33 05	24 51	20 38	90 11	56 93	40 73	31 11	24 98	20 95	18 15	.....	.....
18	13 45	33 54	24 88	20 69	90 13	56 96	40 77	31 15	25 03	21 01	18 23	.....	.....
19	13 73	34 05	25 26	21 01	90 15	56 99	40 80	31 20	25 08	21 08	18 32	.....	.....
20	14 02	34 57	25 65	21 34	90 18	57 03	40 85	31 25	25 15	21 16	18 43	\$ 8 02	\$10 86
21	14 32	35 12	26 06	21 69	90 21	57 06	40 89	31 30	25 22	21 25	18 54	8 07	10 95
22	14 64	35 69	26 49	22 04	90 25	57 10	40 94	31 36	25 29	21 35	19 06	8 13	11 03
23	14 99	36 27	26 93	22 41	90 28	57 14	40 99	31 42	25 37	21 46	19 18	8 18	11 13
24	15 34	36 88	27 38	22 80	90 31	57 18	41 04	31 49	25 46	21 57	19 31	8 24	11 23
25	15 70	37 50	27 86	23 21	90 34	57 22	41 10	31 57	25 55	21 69	19 44	8 32	11 34
26	16 10	38 16	28 35	23 62	90 38	57 28	41 16	31 64	25 67	21 84	19 58	8 39	11 45
27	16 52	38 83	28 86	24 05	90 42	57 33	41 23	31 74	25 78	22 00	20 13	8 46	11 58
28	16 94	39 53	29 39	24 50	90 48	57 39	41 31	31 84	25 92	22 17	20 28	8 55	12 12
29	17 40	40 28	29 94	24 97	90 53	57 46	41 39	31 96	26 06	22 37	20 44	8 64	12 23
30	17 88	41 02	30 51	25 45	90 58	57 53	41 49	32 07	26 22	22 58	20 59	8 74	12 35
31	18 42	41 89	31 16	26 02	90 63	57 63	41 63	32 24	26 46	22 86	21 14	8 84	12 47
32	18 99	42 78	31 84	26 59	90 71	57 74	41 79	32 42	26 71	23 18	21 30	8 96	12 60
33	19 59	43 71	32 54	27 20	90 77	57 86	41 94	32 61	26 99	23 51	21 46	9 08	12 73
34	20 23	44 67	33 28	27 83	90 85	58 00	42 13	32 83	27 29	23 89	21 63	9 22	12 86
35	20 91	45 68	34 04	28 50	90 94	58 14	42 33	33 08	27 63	24 31	22 30	9 38	13 10
36	21 62	46 71	34 83	29 19	91 12	58 32	42 54	33 38	27 98	24 75	22 93	9 54	13 40
37	22 37	47 79	35 68	29 90	91 31	58 52	42 78	33 71	28 39	25 25	23 53	9 73	13 72
38	23 17	48 91	36 53	30 66	91 51	58 74	43 04	34 07	28 84	25 80	24 17	9 98	14 06
39	24 02	50 06	37 42	31 45	91 72	58 97	43 32	34 47	29 33	26 40	24 88	10 15	14 48
40	24 91	51 27	38 37	32 29	91 96	59 23	43 65	34 91	29 87	27 06	25 64	10 41	14 94
41	25 89	52 52	39 35	33 16	92 20	59 52	44 04	35 40	30 47	27 78	.....	10 78	15 44
42	26 98	53 82	40 37	34 09	92 48	59 84	44 49	35 93	31 13	28 57	.....	11 20	16 03
43	28 04	55 18	41 44	35 06	92 77	60 18	44 96	36 52	31 86	29 44	.....	11 66	16 69
44	29 22	56 58	42 57	36 09	93 10	60 57	45 51	37 19	32 67	30 38	.....	12 19	17 43
45	30 48	58 05	43 74	37 17	93 45	61 00	46 10	37 91	33 56	31 43	.....	12 78	18 27
46	31 81	59 64	45 04	38 35	93 86	61 54	46 75	38 72	34 58	.....	.....	13 45	19 22
47	33 24	61 29	46 38	39 61	94 29	62 15	47 48	39 62	35 61	.....	.....	14 20	20 30
48	34 76	63 01	47 80	40 95	94 78	62 81	48 29	40 61	36 79	.....	.....	15 06	21 49
49	36 39	64 80	49 30	42 38	95 31	63 54	49 19	41 71	38 09	.....	.....	16 03	22 83
50	38 14	66 68	50 88	43 88	95 91	64 84	50 18	42 91	39 50	.....	.....	17 11	24 32
51	40 08	68 63	52 53	45 49	96 65	65 22	51 28	44 24	.....	.....	.....	18 32	26 16
52	42 04	70 68	54 29	47 21	97 46	66 19	52 48	45 70	.....	.....	.....	19 67	28 20
53	44 20	72 79	56 14	49 03	98 35	67 27	53 81	47 81	.....	.....	.....	21 17	30 46
54	46 52	75 00	58 09	50 99	99 32	68 45	55 28	49 06	.....	.....	.....	22 85	32 93
55	48 98	77 32	60 17	53 08	100 39	69 78	56 91	50 98	.....	.....	.....	24 72	35 77
56	51 58	79 75	62 38	55 34	101 55	71 21	58 70	.....	.....	.....	.....	.....	38 87
57	54 36	82 28	64 78	57 75	102 82	72 80	60 66	.....	.....	.....	.....	.....	42 28
58	57 33	84 94	67 22	60 34	104 23	74 55	62 82	.....	.....	.....	.....	.....	46 06
59	60 52	87 74	69 89	63 12	105 77	76 50	65 20	.....	.....	.....	.....	.....	50 24
60	63 93	90 70	72 74	66 13	107 47	78 64	67 82	.....	.....	.....	.....	.....	54 86

For semi-annual rates take 52% of annual. For quarterly rates take 26.5% of annual.

*Convertible during first four years into Life or Endowment Policy without medical examination.

†Without medical examination convertible into Life or Endowment Policy up to age 55, or renewable every ten years at the premium for the advanced age if the insured is not over age 60.

‡Reduction after first year of 25c per \$1,000 is made if disability clause is eliminated.

**All above \$75,000 may be re-insured.

Largest Amount of Insurance it will write on a Single Life. *Indefinite.
Premiums for each \$1,000 Insurance (Nonparticipating) Adopted
January 1, 1918.

*All above \$75,000 may be reinsured.

— *Reduction after first year of 25c per \$1,000 is made if disability clause is eliminated.

Premium Rates (Nonparticipating) for \$10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3½% Reserve.

Commuted Value \$1,730.56.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20 YEAR ENDOWMENT.				
	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured
	25	35	45	55		25	35	45	55		25	35	45	55	
16	\$26 83	\$25 18	\$23 74	\$22 73	\$22 38	\$40 71	\$38 29	\$36 36	\$35 18	\$34 78	\$98 31	\$93 37	\$90 64	\$89 28	\$70 43
17	27 30	25 63	24 17	23 16	22 81	41 25	38 80	36 85	35 67	35 27	97 78	92 80	89 90	88 56	70 49
18	26 82	26 13	24 64	23 63	23 28	41 83	39 36	37 39	36 21	35 81	97 30	92 22	89 16	87 84	70 55
19	28 35	26 63	25 15	24 11	23 76	42 43	39 94	37 94	36 76	36 36	96 82	91 62	88 44	87 10	70 61
20	28 92	27 15	25 65	24 61	24 26	43 07	40 55	38 51	37 33	36 93	96 36	91 04	87 77	86 41	70 69
21	29 51	27 70	26 17	25 13	24 78	43 75	41 19	39 14	37 96	37 54	95 94	90 45	87 09	85 70	70 76
22	30 14	28 28	26 75	25 72	25 34	44 42	41 81	39 76	38 56	38 14	95 56	89 86	86 43	85 01	70 85
23	30 81	28 90	27 88	26 32	25 94	45 16	42 47	40 43	39 20	38 78	95 17	89 29	85 76	84 33	70 94
24	31 51	29 54	28 01	26 95	26 55	45 93	43 18	41 13	39 91	39 46	94 76	88 71	85 07	83 61	71 02
25	32 23	30 21	28 65	27 59	27 17	46 73	43 93	41 89	40 62	40 17	94 45	88 19	84 42	82 97	71 13
26	33 04	30 94	29 87	28 28	27 86	47 56	44 72	42 60	41 33	40 88	94 10	87 63	83 75	82 27	71 23
27	33 88	31 74	30 12	29 01	28 59	48 44	45 53	43 36	42 07	41 62	93 82	87 14	83 14	81 61	71 35
28	34 76	32 54	30 87	29 74	29 32	49 39	46 38	44 16	42 87	42 40	93 58	86 69	82 55	81 00	71 49
29	35 71	33 43	31 69	30 53	30 11	50 36	47 26	45 00	43 68	43 21	93 35	86 24	81 98	80 41	71 63
30	36 73	34 35	32 54	31 36	30 94	51 38	48 18	45 85	44 51	44 04	93 19	85 87	81 47	79 85	71 80
31	37 88	35 39	33 50	32 23	31 88	52 56	49 27	46 87	45 50	45 03	93 12	85 57	81 03	79 36	72 04
32	39 07	36 46	34 51	33 31	32 86	53 78	50 35	47 90	46 51	46 02	93 12	85 36	80 67	78 96	72 32
33	40 35	37 59	35 57	34 37	33 90	55 09	51 49	48 98	47 56	47 07	93 14	85 17	80 32	78 58	72 58
34	41 72	38 82	36 70	35 50	35 01	56 47	52 63	50 09	48 68	48 16	93 26	85 07	80 00	78 27	72 91
35	43 18	40 12	37 93	36 71	36 19	57 93	54 00	51 30	49 86	49 32	93 44	85 04	79 89	78 05	73 25
36	44 70	41 48	39 22	37 93	37 41	59 46	55 37	52 57	51 06	50 52	93 69	85 08	79 76	77 86	73 62
37	46 33	42 95	40 59	39 25	38 71	61 01	56 78	53 86	52 30	51 74	94 01	85 21	79 72	77 77	74 03
38	48 08	44 52	42 05	40 66	40 10	62 68	58 28	55 25	53 65	53 06	94 43	85 42	79 77	77 75	74 48
39	49 92	46 21	43 62	42 13	41 57	64 43	59 87	56 69	55 04	54 43	94 95	85 75	79 93	77 84	74 97
40	51 89	47 98	45 25	43 70	43 11	66 30	61 55	58 23	56 49	55 88	95 59	86 18	80 20	78 03	75 54
41	54 05	49 93	47 04	45 41	44 80	68 31	63 32	59 84	58 03	57 39	96 35	86 77	80 61	78 35	76 21
42	56 36	52 01	48 93	47 24	46 60	70 45	65 20	61 53	59 65	58 99	97 32	87 55	81 18	78 85	76 99
43	58 87	54 24	50 97	49 16	48 52	72 72	67 19	63 31	61 33	60 67	98 35	88 40	81 86	79 43	77 81
44	61 58	56 64	53 13	51 23	50 57	75 17	69 33	65 21	63 14	62 46	99 58	89 47	82 71	80 20	78 76
45	64 47	59 22	55 43	53 43	52 75	77 78	71 59	67 21	65 03	64 32	100 96	90 65	83 71	81 05	79 78
46	67 52	61 94	57 87	55 78	55 05	80 58	70 04	69 43	67 10	66 37	102 50	91 98	84 83	82 05	80 90
47	70 81	64 86	60 51	58 30	57 52	83 51	76 64	71 80	69 33	68 55	104 26	93 53	86 17	83 25	82 17
48	74 34	67 99	63 35	60 97	60 15	86 71	79 43	74 33	71 69	70 87	106 23	95 29	87 69	84 61	83 57
49	78 16	71 36	66 42	63 85	62 98	90 09	82 42	77 01	74 23	73 34	108 42	97 27	89 39	86 14	85 13
50	82 26	74 99	69 72	66 94	66 00	93 68	85 61	79 85	76 90	75 94	110 86	99 48	91 31	87 88	86 84
51	86 70	78 94	73 29	70 28	69 27	97 54	89 07	82 88	79 76	78 72	113 59	101 94	93 47	89 82	89 74
52	91 46	83 17	77 10	73 88	72 75	101 70	92 81	86 17	82 81	81 70	116 61	104 68	95 86	91 97	90 82
53	96 58	87 76	81 22	77 64	76 49	106 14	96 76	89 67	86 03	84 85	119 92	107 66	98 48	94 34	93 12
54	102 11	92 70	85 64	81 78	80 51	110 92	100 99	93 46	89 49	88 26	123 60	111 01	101 43	96 99	95 67
55	108 01	97 96	90 31	86 08	84 76	116 07	105 53	97 51	93 18	91 86	127 69	114 70	104 68	99 90	98 49
56	114 27	103 57	95 26	90 67	89 26	121 63	110 45	101 89	97 18	95 77	132 17	118 78	108 26	103 13	101 58
57	120 99	109 58	100 59	95 60	94 07	127 54	115 70	106 55	101 49	99 94	137 10	123 24	112 20	106 65	104 98
58	128 17	116 03	106 32	100 88	99 21	133 88	121 41	111 57	106 14	104 42	142 52	128 17	116 52	110 55	109 71
59	135 91	123 01	112 49	106 59	104 73	140 66	127 56	118 97	111 11	109 23	148 50	133 58	121 30	114 83	112 83
60	144 18	130 54	119 12	112 72	110 63	147 97	134 27	122 82	116 49	114 44	155 09	139 58	126 57	119 58	117 87

LIFE ANNUITY RATES — MALES.

Age Last Birth-day.	Single Premium Rates for Life Annuities.				Life Annuities Purchased by \$1,000.			
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	\$10 Monthly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.	Monthly Payment.
	1st Payment in 1 Year.	1st Payment in 6 Months.	1st Payment in 3 Months.	1st Payment in 1 Month.	1st Payment in 1 Year.	1st Payment in 6 Months.	1st Payment in 3 Months.	1st Payment in 1 Month.
10	\$2092 18	\$2117 18	\$2129 68	\$2565 61	\$47 80	\$23 62	\$11 74	\$3 90
11	2083 05	2108 05	2120 55	2554 66	48 01	23 72	11 79	3 91
12	2073 65	2098 65	2111 15	2543 38	48 22	23 82	11 84	3 93
13	2063 81	2088 81	2101 31	2531 57	48 45	23 94	11 90	3 95
14	2053 66	2078 66	2091 16	2519 39	48 69	24 05	11 96	3 97
15	2043 08	2068 08	2080 58	2506 69	48 95	24 18	12 02	3 99
16	2032 11	2057 11	2069 61	2493 53	49 21	24 31	12 08	4 01
17	2020 71	2045 71	2058 21	2479 85	49 49	24 44	12 15	4 03
18	2008 91	2033 91	2046 41	2465 69	49 78	24 58	12 22	4 06
19	1996 73	2021 73	2034 23	2451 07	50 08	24 73	12 29	4 08
20	1984 09	2009 09	2021 59	2435 90	50 40	24 89	12 37	4 11
21	1970 97	1995 97	2008 49	2420 16	50 74	25 05	12 45	4 13
22	1957 39	1982 39	1994 89	2403 86	51 09	25 22	12 53	4 16
23	1943 39	1968 39	1980 89	2387 06	51 46	25 40	12 62	4 19
24	1928 84	1953 84	1966 34	2369 60	51 84	25 59	12 71	4 22
25	1913 78	1938 78	1951 28	2351 53	52 25	25 79	12 81	4 25
26	1898 23	1923 23	1935 73	2332 87	52 68	26 00	12 92	4 29
27	1882 17	1907 17	1919 67	2313 60	53 13	26 22	13 02	4 32
28	1865 51	1890 51	1903 01	2293 61	53 60	26 45	13 14	4 36
29	1848 34	1873 34	1885 84	2273 00	54 10	26 69	13 26	4 40
30	1830 63	1855 63	1868 13	2251 75	54 63	26 95	13 38	4 44
31	1812 37	1837 37	1849 87	2229 84	55 18	27 21	13 51	4 48
32	1793 47	1818 47	1830 97	2207 16	55 76	27 50	13 65	4 53
33	1774 02	1799 02	1811 52	2183 82	56 37	27 79	13 80	4 58
34	1753 97	1778 97	1791 47	2159 76	57 01	28 11	13 96	4 63
35	1733 33	1758 33	1770 83	2134 99	57 69	28 44	14 12	4 68
36	1712 07	1737 07	1749 57	2109 48	58 41	28 78	14 29	4 74
37	1690 20	1715 20	1727 70	2083 24	59 16	29 15	14 47	4 80
38	1667 78	1692 78	1705 28	2056 33	59 96	29 54	14 66	4 86
39	1644 69	1669 69	1682 19	2028 62	60 80	29 95	14 86	4 93
40	1621 00	1646 00	1658 50	2000 20	61 69	30 38	15 07	5 00
41	1596 70	1621 70	1634 20	1971 04	62 63	30 83	15 30	5 07
42	1571 79	1596 79	1609 29	1941 14	63 62	31 31	15 53	5 15
43	1546 28	1571 28	1583 78	1910 53	64 67	31 82	15 79	5 23
44	1520 20	1545 20	1557 70	1879 24	65 78	32 36	16 05	5 32
45	1493 53	1518 53	1531 03	1847 23	66 96	32 93	16 33	5 41
46	1466 22	1491 22	1503 72	1814 46	68 20	33 53	16 63	5 51
47	1438 42	1463 42	1475 92	1781 10	69 52	34 17	16 94	5 61
48	1410 04	1435 04	1447 54	1747 04	70 92	34 84	17 27	5 72
49	1381 08	1406 08	1418 58	1712 29	72 41	35 56	17 62	5 84
50	1351 65	1376 65	1389 15	1676 98	73 98	36 32	18 00	5 96
51	1321 74	1346 74	1359 24	1641 08	75 66	37 13	18 39	6 09
52	1291 33	1316 33	1328 83	1604 59	77 44	37 98	18 81	6 23
53	1260 51	1285 51	1298 01	1567 61	79 33	38 90	19 26	6 38
54	1229 23	1254 23	1266 73	1530 07	81 35	39 87	19 74	6 54
55	1197 53	1222 53	1235 03	1492 03	83 51	40 90	20 24	6 70
56	1165 58	1190 58	1203 08	1453 69	85 79	41 99	20 78	6 88
57	1133 24	1158 24	1170 74	1414 88	88 24	43 17	21 35	7 07
58	1100 61	1125 61	1138 01	1375 73	90 86	44 42	21 97	7 27
59	1067 79	1092 79	1105 29	1336 34	93 65	45 76	22 62	7 48
60	1034 79	1059 79	1072 29	1296 74	96 64	47 18	23 31	7 71
61	1001 64	1026 64	1039 14	1256 96	99 84	48 70	24 06	7 96
62	968 36	993 36	1005 86	1217 03	103 27	50 33	24 85	8 23
63	935 05	960 05	972 55	1177 06	106 95	52 08	25 71	8 50
64	901 76	926 76	939 26	1137 11	110 89	53 95	26 62	8 79
65	868 52	893 52	905 02	1097 22	115 14	55 96	27 62	9 11
66	835 37	860 37	872 87	1057 44	119 71	58 11	28 64	9 46
67	806 15	831 15	843 65	1022 38	124 05	60 16	29 63	9 78
68	776 85	801 85	814 35	987 22	128 72	62 36	30 70	10 13
69	750 96	775 96	788 46	956 15	133 16	64 44	31 71	10 46
70	724 78	749 78	762 28	924 73	137 97	66 60	32 80	10 81
71	698 42	723 42	735 92	893 10	143 18	69 12	33 97	11 20
72	674 91	699 91	712 41	864 89	148 17	71 44	35 09	11 56
73	651 05	676 05	688 55	836 26	153 60	73 96	36 31	11 96
74	629 59	654 59	667 09	810 50	158 83	76 38	37 48	12 34
75	610 22	635 22	647 72	787 26	163 88	78 71	38 60	12 70

—A pro rata allowance will be made for each quarter of year elapsed since last birthday.

LIFE ANNUITY RATES. — FEMALES.

Age Last Birth-day.	Single Premium Rates for Life Annuities.				Life Annuities Purchased by \$1,000.			
	\$100 Annually. 1st Payment in 1 Year.	\$50 Semi- Annually. 1st Payment in 6 Months.	\$25 Quarterly. 1st Payment in 3 Months.	\$10 Monthly. 1st Payment in 1 Month.	Annual Payment. 1st Payment in 1 Year.	Semi- Annual Payment. 1st Payment in 6 Months.	Quarterly Payment. 1st Payment in 3 Months.	Monthly Payment. 1st Payment in 1 Month.
10	\$2286 72	\$2311 72	\$2324 22	\$2799 06	\$43 73	\$21 63	\$10 76	\$3 57
11	2276 67	2301 67	2314 17	2787 00	43 92	21 72	10 80	3 59
12	2266 25	2291 25	2303 75	2774 50	44 18	21 83	10 85	3 60
13	2255 45	2280 45	2292 95	2761 54	44 34	21 93	10 90	3 62
14	2244 29	2269 29	2281 79	2748 14	44 56	22 03	10 96	3 64
15	2232 75	2257 75	2270 25	2734 30	44 79	22 15	11 01	3 66
16	2220 82	2245 82	2258 32	2719 98	45 03	22 26	11 07	3 68
17	2208 45	2233 45	2245 95	2705 14	45 28	22 39	11 13	3 70
18	2195 62	2220 62	2233 12	2689 74	45 55	22 52	11 20	3 72
19	2182 88	2207 88	2219 88	2673 85	45 82	22 65	11 26	3 74
20	2168 70	2193 70	2206 20	2657 44	46 11	22 79	11 33	3 76
21	2154 59	2179 59	2192 09	2640 50	46 41	22 94	11 40	3 79
22	2140 03	2165 03	2177 53	2623 03	46 73	23 09	11 48	3 81
23	2124 97	2149 97	2162 47	2604 96	47 06	23 26	11 56	3 84
24	2109 44	2134 44	2146 94	2586 32	47 41	23 43	11 64	3 87
25	2093 39	2118 39	2130 89	2567 06	47 77	23 60	11 73	3 90
26	2076 87	2101 87	2114 37	2547 24	48 15	23 79	11 82	3 93
27	2059 75	2084 75	2097 25	2526 70	48 55	23 98	11 92	3 96
28	2042 12	2067 12	2079 62	2505 54	48 97	24 19	12 02	3 99
29	2023 97	2048 97	2061 47	2483 76	49 41	24 40	12 13	4 03
30	2005 28	2030 28	2042 78	2461 33	49 87	24 63	12 24	4 06
31	1985 98	2010 98	2023 48	2438 17	50 35	24 86	12 35	4 10
32	1966 06	1991 06	2003 56	2414 27	50 86	25 11	12 48	4 14
33	1945 66	1970 66	1983 16	2389 79	51 40	25 37	12 61	4 18
34	1924 60	1949 60	1962 10	2364 52	51 96	25 65	12 74	4 23
35	1902 96	1927 96	1940 46	2338 55	52 55	25 93	12 88	4 28
36	1880 72	1905 72	1918 22	2311 86	53 17	26 24	13 03	4 33
37	1857 88	1882 88	1895 38	2284 45	53 82	26 56	13 19	4 38
38	1834 43	1859 43	1871 93	2256 31	54 51	26 89	13 36	4 43
39	1810 33	1835 33	1847 83	2227 39	55 24	27 24	13 53	4 49
40	1785 65	1810 65	1823 15	2197 78	56 00	27 61	13 71	4 55
41	1760 31	1785 31	1797 81	2167 37	56 81	28 01	13 91	4 61
42	1734 37	1759 37	1771 87	2136 24	57 66	28 42	14 11	4 68
43	1707 86	1732 86	1745 36	2104 43	58 55	28 85	14 32	4 75
44	1680 75	1705 75	1718 25	2071 90	59 50	29 31	14 55	4 83
45	1652 97	1677 97	1690 47	2038 56	60 50	29 80	14 79	4 91
46	1624 66	1649 66	1662 16	2004 59	61 55	30 31	15 04	4 99
47	1595 74	1620 74	1633 24	1969 88	62 67	30 85	15 31	5 08
48	1566 27	1591 27	1603 77	1934 52	63 85	31 42	15 59	5 17
49	1536 22	1561 22	1573 72	1898 46	65 09	32 03	15 89	5 27
50	1505 61	1530 61	1543 11	1861 73	66 42	32 67	16 20	5 37
51	1474 47	1499 47	1511 97	1824 36	67 82	33 35	16 53	5 48
52	1442 79	1467 79	1480 29	1786 34	69 31	34 06	16 89	5 60
53	1410 69	1435 69	1448 19	1747 82	70 89	34 83	17 26	5 72
54	1378 10	1403 10	1415 60	1708 72	72 56	35 64	17 66	5 85
55	1345 09	1370 09	1382 59	1669 10	74 34	36 49	18 08	5 99
56	1311 65	1336 65	1349 15	1628 98	76 24	37 41	18 53	6 14
57	1277 80	1302 80	1315 30	1588 36	78 26	38 38	19 01	6 30
58	1243 74	1268 74	1281 24	1547 48	80 40	39 41	19 51	6 46
59	1209 29	1234 29	1246 79	1506 14	82 69	40 51	20 05	6 64
60	1174 60	1199 60	1212 10	1464 52	85 14	41 68	20 63	6 83
61	1139 73	1164 73	1177 23	1422 67	87 74	42 93	21 24	7 03
62	1104 66	1129 66	1142 16	1380 59	90 53	44 26	21 89	7 24
63	1069 47	1094 47	1106 97	1338 36	93 50	45 68	22 58	7 47
64	1034 20	1059 20	1071 70	1296 04	96 69	47 21	23 33	7 72
65	998 87	1023 87	1036 37	1253 64	100 11	48 83	24 12	7 98
66	963 61	988 61	1001 11	1211 33	103 78	50 58	24 97	8 26
67	928 41	953 41	965 91	1169 09	107 71	52 44	25 88	8 55
68	893 39	918 39	930 89	1127 06	111 93	54 44	26 86	8 87
69	858 49	883 49	895 99	1085 18	116 48	56 59	27 90	9 22
70	823 83	848 83	861 33	1043 59	121 38	58 90	29 02	9 58
71	789 52	814 52	827 02	1002 42	126 66	61 39	30 23	9 96
72	755 49	780 49	792 99	961 58	132 36	64 06	31 53	10 40
73	725 29	750 29	762 79	925 34	137 88	66 64	32 77	10 81
74	695 22	720 22	732 72	889 26	143 84	69 42	34 12	11 25
75	668 44	693 44	705 94	857 12	149 60	72 10	35 41	11 67

Note.—A pro rata allowance will be made for each quarter of a year elapsed since last birth.

Largest Amount of Insurance it will write on a Single Life, \$100,000.

Premiums for Each \$1,000 Insurance (Participating).

Adopted January 1, 1915.													Adopted 1908.			
Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.						TERM. Nonrenewable Convertible					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.	15 Years.	20 Years.	
21	\$17 52	\$40 62	\$30 48	\$25 54	\$97 34	\$62 29	\$45 21	\$35 32	\$29 05	\$24 85	\$22 00	\$11 23	\$11 41	\$11 62	\$11 88	
22	17 90	41 27	30 98	25 95	97 40	62 37	45 30	35 42	29 16	24 99	22 16	11 39	11 49	11 72	12 01	
23	18 29	41 94	31 48	26 38	97 47	62 45	45 38	35 52	29 27	25 13	22 34	11 37	11 58	11 83	12 15	
24	18 70	42 64	32 00	26 83	97 54	62 52	45 47	35 62	29 40	25 29	22 54	11 45	11 68	11 95	12 30	
25	19 12	43 35	32 55	27 29	97 60	62 60	45 56	35 74	29 54	25 46	22 75	11 54	11 79	12 08	12 46	
26	19 58	44 11	33 12	27 77	97 69	62 70	45 67	35 86	29 70	25 65	22 99	11 64	11 89	12 22	12 64	
27	20 06	44 88	33 71	28 27	97 77	62 79	45 78	36 00	29 86	25 85	23 25	11 73	12 01	12 37	12 82	
28	20 55	45 68	34 32	28 80	97 87	62 90	45 90	36 15	30 04	26 08	23 53	11 84	12 15	12 54	13 04	
29	21 08	46 52	34 96	29 34	97 97	63 01	46 04	36 30	30 24	26 33	23 84	11 96	12 28	12 72	13 28	
30	21 63	47 39	35 62	29 90	98 07	63 13	46 18	36 48	30 45	26 60	24 18	12 08	12 45	12 92	13 54	
31	22 22	48 29	36 31	30 50	98 17	63 26	46 34	36 67	30 70	26 90	24 56	12 22	12 62	13 13	13 84	
32	22 83	49 23	37 02	31 11	98 30	63 40	46 51	36 88	30 96	27 24	24 96	12 37	12 81	13 38	14 17	
33	23 48	50 20	37 76	31 75	98 42	63 55	46 69	37 10	31 25	27 60	25 41	12 53	13 01	13 65	14 54	
34	24 16	51 20	38 54	32 42	98 56	63 72	46 90	37 36	31 57	28 01	25 91	12 70	13 24	13 95	14 96	
35	24 89	52 25	39 35	33 13	98 71	63 90	47 12	37 64	31 93	28 46	26 44	12 91	13 49	14 28	15 43	
36	25 66	53 32	40 18	33 87	98 88	64 09	47 36	37 96	32 32	28 94	27 04	13 12	13 77	14 67	15 94	
37	26 46	54 46	41 06	34 63	99 05	64 32	47 64	38 30	32 78	29 48	27 67	13 36	14 08	15 09	16 52	
38	27 33	55 63	41 98	35 44	99 25	64 55	47 94	38 68	33 24	30 07	28 37	13 62	14 43	15 59	17 18	
39	28 24	56 84	42 92	36 28	99 45	64 82	48 27	39 11	33 76	30 72	29 14	13 90	14 81	16 12	17 90	
40	29 20	58 11	43 93	37 18	99 69	65 10	48 65	39 57	34 35	31 43	29 96	14 23	15 25	16 73	18 71	
41	30 23	59 42	44 97	38 11	99 94	65 43	49 05	40 10	35 00	32 21	.....	14 58	15 74	17 40	19 60
42	31 31	60 78	46 06	39 10	100 23	65 80	49 52	40 67	35 71	33 06	.....	14 98	16 31	18 17	20 60
43	32 48	62 21	47 20	40 14	100 53	66 19	50 02	41 31	36 50	34 00	.....	15 43	16 94	19 02	21 71
44	33 71	63 69	48 41	41 25	100 89	66 65	50 60	42 03	37 38	35 02	.....	15 94	17 66	19 98	22 96
45	35 02	65 24	49 66	42 41	101 27	67 14	51 22	42 81	38 33	36 14	.....	16 54	18 47	21 06	24 30
46	36 41	66 85	51 00	43 64	101 72	67 70	51 92	43 68	39 38	.....	.....	17 21	19 39	22 25	25 81
47	37 90	68 52	52 39	44 95	102 21	68 33	52 71	44 65	40 55	.....	.....	17 97	20 43	23 58	27 46
48	39 48	70 28	53 86	46 35	102 74	69 02	53 58	45 72	41 82	.....	.....	18 85	21 57	25 07	29 28
49	41 18	72 11	55 41	47 83	103 35	69 79	54 54	46 91	43 21	.....	.....	19 83	22 87	26 70	31 29
50	42 99	74 02	57 05	49 40	104 08	70 64	55 60	48 20	44 73	.....	.....	20 94	24 30	28 51	33 48
51	44 91	76 02	58 77	51 08	104 77	71 58	56 79	49 64	.....	.....	.....	22 17	25 89	30 51	.....
52	46 95	78 09	60 59	52 87	105 59	72 62	58 08	51 20	.....	.....	.....	23 54	27 66	32 71	.....
53	49 13	80 26	62 51	54 76	106 50	73 78	59 52	52 93	.....	.....	.....	25 07	29 61	35 13	.....
54	51 47	82 52	64 54	56 81	107 51	75 06	61 10	54 80	.....	.....	.....	26 77	31 77	37 77	.....
55	53 96	84 90	66 69	58 98	108 62	76 46	62 84	56 86	.....	.....	.....	28 66	34 15	40 67	.....
56	56 61	87 39	68 99	61 33	109 84	78 02	64 76	.....	.....	.....	.....	30 75	36 79	.....	.....
57	59 45	89 99	71 43	63 83	111 18	79 75	66 87	.....	.....	.....	.....	33 06	39 68	.....	.....
58	62 48	92 72	74 03	66 51	112 68	81 64	69 18	.....	.....	.....	.....	35 61	42 86	.....	.....
59	65 73	95 59	76 79	69 40	114 33	83 74	71 71	.....	.....	.....	.....	38 43	46 37	.....	.....
60	69 20	98 63	79 76	72 52	116 14	86 05	74 50	.....	.....	.....	.....	41 55	50 22	.....	.....
61	72 90	101 83	82 94	75 86	118 16	88 59	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	76 88	105 22	86 84	79 48	120 38	91 40	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	81 14	108 81	89 99	83 38	122 83	94 47	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	85 70	112 64	93 91	87 59	125 54	97 85	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	90 58	116 69	98 14	92 14	128 52	101 56	.....	.....	.....	.....	.....	.....	.....	.....	.....

For policies containing Disability Benefits additional charge of 61c to \$7.39 is made according to age of Insured and form of policy.

For semi-annual rates add 1½ per cent and divide by 2.

For quarterly rates add 2¼ per cent and divide by 4.

(Limit \$100,000)

**Extra Annual Premiums per \$1,000 of Insurance for
Waiver of Premiums in Event of Total and Per-
manent Disability of Insured Before Attain-
ing Age of 60. (Nonparticipating.)**

American 3½ per cent.

Adopted January 1, 1915.

**Premium Rates (Participating for \$10.00 Monthly Income for 20 Years
Certain, with Extra Rates (Nonparticipating) to Continue
the Income to Beneficiary During Life.**

American 3½% Reserve.

Commuted Value on 3% Reserve, \$1,838.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life.			
		Age of Beneficiary.					Age of Beneficiary.			
		25	35	45	55		25	35	45	55
21	\$32 20	\$ 5 23	\$ 3 19	\$ 1 49	\$0 43	\$46 94	\$ 7 42	\$ 4 27	\$ 1 80	\$0 46
22	32 90	5 33	3 24	1 51	43	47 70	7 51	4 30	1 82	46
23	33 62	5 42	3 26	1 54	43	48 49	7 63	4 34	1 85	46
24	34 37	5 54	3 31	1 54	43	49 31	7 75	4 39	1 87	48
25	35 14	5 66	3 36	1 56	43	50 16	7 90	4 44	1 90	48
26	35 99	5 78	3 41	1 58	43	51 04	8 06	4 51	1 92	48
27	36 87	5 93	3 48	1 61	46	51 96	8 21	4 58	1 92	50
28	37 77	6 10	3 55	1 61	46	52 93	8 38	4 66	1 94	50
29	38 75	6 24	3 62	1 66	48	53 93	8 57	4 75	1 99	50
30	39 76	6 43	3 72	1 68	48	54 96	8 76	4 82	2 02	50
31	40 84	6 65	3 82	1 73	48	56 06	9 00	4 92	2 06	50
32	41 96	6 86	3 91	1 78	50	57 18	9 24	5 04	2 09	53
33	43 16	7 10	4 03	1 80	50	58 36	9 55	5 16	2 14	53
34	44 41	7 42	4 15	1 85	50	59 59	9 86	5 30	2 18	55
35	45 75	7 73	4 30	1 90	50	60 89	10 25	5 47	2 23	55
36	47 16	8 09	4 46	1 94	50	62 25	10 63	5 66	2 33	58
37	48 63	8 47	4 66	1 99	53	63 65	11 04	5 86	2 40	58
38	50 23	8 90	4 85	2 09	55	65 14	11 52	6 10	2 47	60
39	51 91	9 36	5 06	2 16	58	66 68	12 00	6 34	2 54	60
40	53 67	9 86	5 33	2 23	60	68 34	12 53	6 58	2 62	62
41	55 56	10 42	5 62	2 33	60	70 05	13 13	6 86	2 71	65
42	57 55	11 04	5 93	2 45	62	71 87	13 78	7 20	2 81	67
43	59 70	11 71	6 26	2 57	67	73 78	14 47	7 54	2 95	72
44	61 96	12 46	6 65	2 71	70	75 82	15 24	7 94	3 10	74
45	64 37	13 32	7 08	2 88	74	77 95	16 08	8 40	3 29	79
46	66 92	14 23	7 56	3 07	77	80 21	17 02	8 90	3 50	84
47	69 66	15 22	8 11	3 26	82	82 62	18 00	9 46	3 72	89
48	72 56	16 30	8 71	3 50	86	85 19	19 06	10 06	3 96	94
49	75 69	17 45	9 36	3 77	91	87 91	20 23	10 73	4 20	98
50	79 02	18 72	10 10	4 06	98	90 80	21 48	11 50	4 51	1 06
51	82 54	20 09	10 92	4 37	1 06	93 89	22 85	12 31	4 82	1 13
52	86 29	21 58	11 83	4 75	1 13	97 18	24 31	13 22	5 21	1 20
53	90 30	23 21	12 82	5 14	1 22	100 65	25 87	14 18	5 62	1 30
54	94 60	24 96	13 87	5 62	1 34	104 42	27 53	15 19	6 05	1 39
55	99 18	26 90	15 05	6 10	1 46	108 41	29 35	16 30	6 53	1 54
56	104 05	28 97	16 30	6 65	1 61	112 72	31 32	17 52	7 06	1 68
57	109 27	31 22	17 71	7 27	1 78	117 32	33 46	18 86	7 66	1 85
58	114 84	33 62	19 25	7 97	1 92	122 25	35 76	20 35	8 35	1 99
59	120 81	36 22	20 93	8 71	2 11	127 56	38 23	22 01	9 10	2 18
60	127 19	39 00	22 80	9 60	2 33	133 29	40 87	23 83	9 94	2 40

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance, Annual Dividend Policies.

Adopted September 1, 1911.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Ann'l Premiums				Convertible Term.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	5 Years.	10 Years.
18	18 47	46 50	34 33	28 37	24 90	101 98	65 72	47 96	37 61	11 28	11 46
19	18 88	47 20	34 86	28 81	25 29	102 05	65 80	48 05	37 71	11 37	11 57
20	19 31	47 93	35 40	29 27	25 71	102 13	65 88	48 14	37 82	11 47	11 68
21	19 75	48 68	35 97	29 75	26 13	102 21	65 97	48 24	37 94	11 57	11 80
22	20 22	49 45	36 55	30 24	26 58	102 29	66 07	48 35	38 06	11 68	11 93
23	20 72	50 26	37 16	30 76	27 04	102 38	66 17	48 47	38 20	11 80	12 06
24	21 23	51 09	37 79	31 29	27 52	102 48	66 28	48 60	38 35	11 93	12 21
25	21 78	51 94	38 43	31 84	28 02	102 58	66 40	48 73	38 51	12 06	12 37
26	22 35	52 83	39 11	32 41	28 54	102 69	66 53	48 88	38 68	12 21	12 55
27	22 95	53 74	39 80	33 01	29 09	102 81	66 66	49 03	38 87	12 37	12 73
28	23 58	54 69	40 53	33 62	29 65	102 94	66 80	49 20	39 08	12 53	12 94
29	24 24	55 67	41 28	34 27	30 25	103 07	66 96	49 39	39 31	12 72	13 16
30	24 94	56 69	42 05	34 94	30 87	103 22	67 13	49 59	39 56	12 92	13 41
31	25 68	57 74	42 86	35 64	31 52	103 38	67 32	49 82	39 83	13 13	13 67
32	26 46	58 82	43 70	36 37	32 20	103 54	67 51	50 06	40 13	13 37	13 96
33	27 28	59 95	44 57	37 13	32 92	103 73	67 73	50 32	40 47	13 63	14 28
34	28 15	61 12	45 47	37 92	33 67	103 93	67 97	50 62	40 84	13 91	14 64
35	29 07	62 32	46 42	38 76	34 46	104 14	68 23	50 94	41 24	14 22	15 03
36	30 04	63 57	47 40	39 63	35 29	104 38	68 52	51 30	41 69	14 56	15 47
37	31 07	64 86	48 42	40 55	36 18	104 63	68 84	51 70	42 19	14 93	15 96
38	32 16	66 21	49 49	41 51	37 11	104 91	69 19	52 14	42 74	15 34	16 51
39	33 31	67 60	50 60	42 52	38 10	105 22	69 58	52 63	43 35	15 80	17 13
40	34 54	69 05	51 77	43 59	39 15	105 56	70 01	53 17	44 03	16 31	17 83
41	35 84	70 55	53 00	44 72	40 26	105 95	70 49	53 77	44 77	16 89	18 62
42	37 23	72 12	54 28	45 91	41 46	106 37	71 02	54 44	45 60	17 55	19 50
43	38 71	73 75	55 63	47 18	42 73	106 84	71 62	55 18	46 52	18 30	20 49
44	40 28	75 45	57 05	48 52	44 08	107 37	72 28	56 01	47 54	19 14	21 60
45	41 95	77 22	58 55	49 95	45 53	107 96	73 02	56 92	48 66	20 10	22 84
46	43 73	79 07	60 13	51 47	47 09	108 61	73 83	57 94	49 89	21 17	24 22
47	45 63	81 00	61 79	53 08	48 75	109 33	74 74	59 05	51 26	22 37	25 76
48	47 65	83 00	63 54	54 80	.....	110 12	75 73	60 29	.....	23 70	27 45
49	49 80	85 10	65 39	56 64	.....	111 00	76 84	61 65	.....	25 18	29 32
50	52 10	87 28	67 35	58 59	.....	111 97	78 05	63 15	.....	26 83	31 39
51	54 54	89 57	69 42	60 69	.....	113 04	79 40	64 81	.....	28 64	33 67
52	57 15	91 96	71 62	62 98	.....	114 22	80 88	66 63	.....	30 66	36 19
53	59 94	94 47	73 96	65 34	.....	115 52	82 51	68 64	.....	32 88	38 96
54	62 91	97 09	76 45	67 92	.....	116 95	84 32	70 84	.....	35 83	42 00
55	66 09	99 86	79 11	70 70	.....	118 53	86 31	73 25	.....	38 04	45 34
56	69 49	102 77	81 95	73 69	.....	120 27	88 51	75 90	.....	41 02	49 02
57	73 12	105 84	84 99	76 91	.....	122 19	90 93	78 80	.....	44 31	53 04
58	77 01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	81 17	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	85 63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
61	90 40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	95 52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

768 UNITED STATES ANNUITY & LIFE INS. CO., CHICAGO, ILL.

Largest Amount of Insurance it will write on a Single Life, \$5,000. Premiums for Each \$1,000 Insurance.

(Participating) Adopted January 1, 1908.											(Nonparticipating) Adtd. 1914				
Age at Issue	LIFE.					ENDOWMENT. Continuous Annual Premiums.			*10 Year Convertible Term.	LIFE.		20 Year Endowment.	*5 Year Convertible & Renewable Term.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.		Continuous Annual Premiums.	20 Annual Premiums.				
18	\$16 87	\$43 19	\$30 62	\$26 40	\$331 09	\$98 28	\$63 31	\$46 41	.....	.....	.....	.....	.....
19	17 26	43 86	31 11	26 79	335 54	98 59	63 55	46 47	.....	.....	.....	.....	.....
20	17 65	44 56	31 60	27 20	340 12	98 89	63 76	46 60	\$12 00	\$14 96	\$22 60	\$41 78	\$9 58		
21	18 05	45 27	32 11	27 64	344 90	99 17	63 97	46 73	12 08	15 29	22 97	41 84	9 64		
22	18 47	46 02	32 64	28 10	349 86	99 47	64 18	46 85	12 18	15 63	23 56	41 91	9 71		
23	18 91	46 78	33 19	28 59	354 97	99 77	64 37	47 06	12 28	15 99	23 75	41 97	9 78		
24	19 36	47 58	33 76	29 09	360 27	100 10	64 55	47 26	12 40	16 37	24 17	42 05	9 85		
25	19 85	48 40	34 35	29 61	365 75	100 43	64 75	47 47	12 52	16 77	24 59	42 13	9 94		
26	20 36	49 26	34 96	30 15	371 45	100 68	64 95	47 64	12 65	17 18	25 04	42 21	10 03		
27	20 88	50 16	35 61	30 71	377 82	100 84	65 18	47 80	12 80	17 62	25 51	42 30	10 12		
28	21 45	51 08	36 27	31 29	383 42	101 06	65 42	47 98	12 95	18 08	25 99	42 40	10 23		
29	22 04	52 03	36 96	31 90	389 72	101 29	65 67	48 22	13 12	18 57	26 49	42 51	10 34		
30	22 67	53 02	37 67	32 53	396 26	101 51	65 93	48 48	13 31	19 08	27 02	42 63	10 46		
31	23 32	54 04	38 42	33 19	403 00	101 88	66 17	48 75	13 52	19 62	27 56	42 76	10 59		
32	24 01	55 10	39 19	33 88	409 99	102 25	66 26	49 05	13 74	20 19	28 13	42 90	10 74		
33	24 74	56 20	39 99	34 59	417 21	102 62	66 37	49 34	13 99	20 79	28 73	43 06	10 89		
34	25 53	57 34	40 82	35 34	424 69	103 02	66 48	49 66	14 26	21 43	29 35	43 23	11 06		
35	26 35	58 52	41 69	36 11	432 40	103 42	66 61	50 04	14 56	22 10	30 00	43 42	11 28		
36	27 21	59 75	42 59	36 93	440 38	103 85	66 75	50 39	14 89	22 81	30 68	43 63	11 47		
37	28 13	61 02	43 53	37 79	448 64	104 28	66 91	50 79	15 26	23 56	31 39	43 86	11 70		
38	29 10	62 33	44 51	38 68	457 15	104 73	67 09	51 21	15 68	24 35	32 13	44 12	11 95		
39	30 13	63 70	45 53	39 61	465 91	105 20	67 29	51 69	16 14	25 19	32 91	44 41	12 24		
40	31 23	65 12	46 59	40 60	474 98	105 71	67 51	52 19	16 67	26 09	33 73	44 78	12 58		
41	32 38	66 59	47 69	41 63	484 81	105 96	67 77	52 74	17 26	27 04	34 60	45 09	12 89		
42	33 63	68 11	48 86	42 71	493 95	106 27	68 06	53 34	17 94	28 04	35 51	45 49	13 28		
43	34 95	69 70	50 07	43 86	503 85	106 60	68 38	54 02	18 59	29 11	36 47	45 94	13 73		
44	36 35	71 34	51 34	45 08	514 06	106 96	68 76	54 74	19 58	30 25	37 48	46 45	14 29		
45	37 83	73 07	52 67	46 36	524 55	107 49	69 17	55 26	20 57	31 47	38 55	47 01	14 61		
46	39 42	74 84	54 07	47 71	535 32	107 89	69 65	55 88	21 68	32 76	39 69	47 63	15 47		
47	41 12	76 69	55 54	49 16	546 38	108 21	70 18	56 59	22 93	34 13	40 90	48 33	16 24		
48	42 92	78 62	57 08	50 69	557 72	108 64	70 78	57 45	24 32	35 60	42 18	49 11	17 10		
49	44 86	80 62	58 69	52 30	569 31	109 11	71 45	58 49	25 88	37 17	43 54	49 98	18 06		
50	46 91	82 69	60 40	54 03	581 13	109 65	72 20	59 46	27 61	38 83	44 99	50 94	19 35		
51	49 09	84 85	62 19	55 86	593 19	110 26	73 04	60 64	29 52	40 61	46 53	52 00	20 36		
52	51 42	87 09	64 08	.....	605 46	110 93	73 97	61 95	31 65	42 51	48 17	53 18	21 70	
53	53 92	89 42	66 07	.....	617 90	111 68	75 08	63 40	34 00	44 53	49 93	54 48	23 29	
54	56 50	91 84	68 18	.....	630 53	112 51	76 15	65 00	36 60	46 68	51 80	55 92	24 85	
55	59 25	94 87	70 40	.....	643 81	113 43	77 48	66 78	39 47	48 98	53 61	57 51	26 70	
56	62 20	97 60	72 75	.....	656 46	114 45	.....	.....	.....	51 44	55 96	59 28	.....	
57	65 34	99 74	75 26	.....	669 16	115 60	.....	.....	.....	54 06	58 26	61 18	.....	
58	68 71	102 63	77 93	.....	682 39	116 86	.....	.....	.....	56 87	60 74	63 29	.....	
59	72 30	105 64	80 78	.....	695 59	118 28	.....	.....	.....	59 87	63 40	65 62	.....	
60	76 14	108 80	83 82	.....	708 83	119 85	.....	.....	.....	63 08	66 27	68 16	.....	

†If large amount is written all above \$5,000 is reinsured.
*5-Year Term policies are convertible and renewable without medical examination at premiums for advanced age. 10-Year Term policies are convertible without re-examination during first five years.
For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance (Nonparticipating)
Adopted September 15, 1911.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums				TERM.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	10 Years.	15 Years.	20 Years.	5 Years Non-Renewable Convertible
1	\$15 21	\$37 26	\$27 65	\$22 96	\$20 30	\$ 91 02	\$57 80	\$41 61	\$32 36	\$10 56	\$10 77	\$11 03	\$ 9 38
2	15 55	37 86	28 10	23 35	20 64	91 07	57 86	41 68	32 43	10 64	10 87	11 16	9 44
3	15 91	38 49	28 58	23 75	20 99	91 13	57 93	41 75	32 52	10 73	10 98	11 30	9 50
4	16 29	39 14	29 06	24 15	21 36	91 19	58 00	41 83	32 60	10 83	11 10	11 45	9 58
5	16 68	39 82	29 58	24 59	21 74	91 25	58 06	41 91	32 70	10 94	11 23	11 61	9 66
6	17 09	40 52	30 10	25 04	22 14	91 32	58 14	42 01	32 80	11 04	11 37	11 79	9 75
7	17 54	41 24	30 65	25 50	22 56	91 38	58 23	42 11	32 91	11 16	11 52	11 97	9 83
8	17 98	42 00	31 22	25 99	22 99	91 46	58 32	42 21	33 04	11 30	11 69	12 19	9 93
9	18 48	42 79	31 82	26 49	23 44	91 55	58 41	42 32	33 17	11 43	11 87	12 43	10 04
10	18 98	43 59	32 44	27 02	23 91	91 64	58 52	42 45	33 32	11 60	12 07	12 69	10 15
11	19 53	44 44	33 08	27 57	24 41	91 72	58 63	42 58	33 48	11 77	12 29	12 99	10 27
12	20 09	45 31	33 75	28 14	24 92	91 83	58 75	42 74	33 66	11 96	12 53	13 32	10 41
13	20 68	46 22	34 44	28 74	25 46	91 94	58 89	42 90	33 87	12 16	12 80	13 69	10 55
14	21 32	47 16	35 16	29 36	26 03	92 06	59 02	43 08	34 09	12 39	13 10	14 11	10 71
15	21 98	48 14	35 91	30 01	26 62	92 19	59 19	43 28	34 33	12 64	13 43	14 58	10 89
16	22 69	49 15	36 70	30 70	27 25	92 32	59 35	43 49	34 60	12 92	13 82	15 09	11 09
17	23 44	50 21	37 51	31 41	27 91	92 48	59 55	43 74	34 91	13 23	14 24	15 67	11 31
18	24 23	51 30	38 36	32 17	28 60	92 65	59 76	44 01	35 24	13 58	14 73	16 34	11 54
19	25 06	52 44	39 25	32 95	29 33	92 83	59 99	44 31	35 62	13 96	15 27	17 05	11 80
20	25 96	53 61	40 18	33 78	30 11	93 03	60 26	44 65	36 04	14 40	15 88	17 86	12 09
21	26 90	54 84	41 14	34 64	30 92	93 26	60 54	45 02	36 50	14 89	16 55	18 75	12 41
22	27 90	56 11	42 16	35 56	31 79	93 50	60 87	45 43	37 02	15 46	17 32	19 75	12 77
23	28 96	57 44	43 22	36 52	32 71	93 78	61 23	45 89	37 59	16 09	18 17	20 86	13 18
24	30 10	58 82	44 34	37 55	33 68	94 09	61 62	46 40	38 23	16 81	19 13	22 10	13 64
25	31 30	60 27	45 50	38 63	34 74	94 43	62 07	46 99	38 94	17 62	20 21	23 45	14 18
26	32 59	61 77	46 74	39 77	35 85	94 82	62 57	47 63	39 73	18 54	21 40	24 96	14 79
27	33 96	63 33	48 03	40 98	37 04	95 25	63 14	48 34	40 61	19 58	22 73	26 61	15 47
28	35 41	64 97	49 40	42 28	38 32	95 74	63 77	49 13	41 58	20 72	24 22	28 43	16 22
29	36 98	66 67	50 84	43 65	39 68	96 28	64 47	50 01	42 66	22 02	25 85	30 44	17 15
30	38 64	68 45	52 35	45 11	41 14	96 89	65 24	50 99	43 84	23 45	27 66	32 63	18 15
31	40 40	70 31	53 95	46 67	42 70	97 56	66 11	52 07	-----	25 04	29 66	35 02	-----
32	42 29	72 24	55 64	48 32	44 38	98 30	67 06	53 27	-----	26 81	31 86	37 62	-----
33	44 30	74 25	57 42	50 08	46 18	99 12	68 10	54 59	-----	28 76	34 28	40 43	-----
34	46 44	76 36	59 31	51 97	48 11	100 04	69 28	56 05	-----	30 92	36 92	43 48	-----
35	48 73	78 56	61 30	54 00	50 19	101 04	70 57	57 65	-----	33 30	39 83	46 76	-----
36	51 18	80 87	63 43	56 16	-----	102 15	71 99	59 42	-----	35 94	43 01	-----	-----
37	53 79	83 28	65 69	58 48	-----	103 38	73 57	61 36	-----	38 83	46 47	-----	-----
38	56 58	85 82	68 09	60 97	-----	104 74	75 31	63 51	-----	42 01	50 23	-----	-----
39	59 57	88 48	70 66	63 66	-----	106 24	77 24	65 84	-----	45 52	54 31	-----	-----
40	62 76	91 30	73 41	66 54	-----	107 90	79 37	68 41	-----	49 37	58 77	-----	-----

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with 6 per cent interest for the time of deferred payments.

For Policies with Disability Benefit rider additional charge of 25c per \$1,000 is made

LIFE ANNUITY RATES—MALES.

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES.

Age Last Birthday.	Price of \$100 Annuity.			Annuity pur- chased by \$1,000.			Age Last Birthday.	Price of \$100 Annuity.			Annuity pur- chased by \$1,000.		
	Annually.	Semi- Annually.	Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.		Annually.	Semi- Annually.	Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.
6	2377	2343	2414	42 10	21 05	10 40	46	1698	1691	1702	68 00	34 00	14 20
7	2368	2334	2405	42 30	21 05	10 40	47	1687	1680	1674	61 16	30 10	14 00
8	2355	2320	2392	42 50	21 05	10 40	48	1677	1670	1644	62 30	30 05	13 50
9	2343	2308	2380	42 70	21 10	10 50	49	1676	1661	1613	62 60	31 50	13 00
10	2330	2295	2367	42 80	21 20	10 50	50	1544	1530	1531	64 30	31 90	13 00
11	2317	2282	2354	43 30	21 30	10 50	51	1511	1506	1546	68 20	32 50	13 10
12	2304	2269	2341	43 40	21 30	10 70	52	1478	1500	1518	67 70	32 30	13 00
13	2290	2255	2327	43 70	21 30	10 70	53	1444	1460	1481	69 30	34 00	13 00
14	2276	2241	2313	43 80	21 70	10 50	54	1409	1434	1445	71 00	34 90	17 30
15	2261	2226	2298	44 30	21 80	10 50	55	1374	1390	1411	73 30	35 70	17 70
16	2246	2211	2283	44 50	22 00	10 50	56	1338	1353	1375	74 70	36 70	18 20
17	2231	2196	2268	44 30	22 30	11 00	57	1301	1314	1335	76 30	37 70	18 90
18	2217	2182	2254	45 10	22 30	11 10	58	1264	1280	1301	79 10	38 30	19 20
19	2203	2168	2240	45 40	22 40	11 10	59	1227	1242	1263	81 50	39 00	19 30
20	2190	2155	2227	45 70	22 50	11 20	60	1189	1214	1235	84 10	41 30	20 40
21	2175	2140	2213	46 00	22 70	11 30	61	1151	1176	1195	85 90	42 50	21 00
22	2160	2125	2197	46 30	22 90	11 40	62	1113	1138	1150	88 30	43 90	21 70
23	2145	2110	2182	46 50	23 00	11 50	63	1075	1100	1112	89 00	45 40	22 50
24	2130	2095	2168	47 00	23 30	11 50	64	1037	1062	1074	95 40	47 10	23 20
25	2113	2078	2150	47 30	23 40	11 60	65	1000	1025	1037	100 00	48 80	24 10
26	2098	2063	2135	47 70	23 50	11 70	66	963	988	1000	102 80	50 00	25 00
27	2079	2044	2116	48 10	23 80	11 80	67	923	948	955	107 30	52 50	25 50
28	2061	2026	2098	48 50	24 00	11 90	68	883	918	930	112 00	54 50	26 50
29	2043	2008	2079	48 90	24 20	12 00	69	843	878	897	116 30	56 50	27 50
30	2025	1990	2062	49 40	24 40	12 10	70	823	858	865	120 30	58 00	28 50
31	2006	1971	2043	49 30	24 60	12 20	71	797	822	834	125 50	60 00	29 00
32	1987	1952	2024	50 30	24 80	12 30	72	768	793	805	130 30	62 00	31 00
33	1968	1933	2005	50 30	25 10	12 50	73	740	765	777	135 10	65 40	32 30
34	1949	1914	1986	51 30	25 30	12 50	74	714	739	751	140 10	67 70	33 30
35	1929	1894	1966	51 30	25 60	12 70	75	690	715	727	144 90	69 90	34 40
36	1909	1874	1946	52 40	25 80	12 80	76	665	690	705	149 70	72 10	35 40
37	1890	1855	1927	52 90	26 10	12 9	77	647	672	684	154 30	74 40	36 50
38	1867	1832	1904	53 00	26 40	12 10	78	628	653	665	159 30	76 60	37 60
39	1846	1811	1883	54 20	26 70	12 20	79	610	635	647	163 30	78 70	38 00
40	1822	1787	1859	54 30	27 10	12 40	80	592	617	629	168 30	81 00	39 70
41	1799	1764	1836	55 00	27 40	12 50	81	574	599	611	174 30	82 50	40 30
42	1774	1739	1811	56 40	27 30	12 50	82	556	581	593	179 30	85 10	42 10
43	1748	1713	1785	57 30	28 30	14 00	83	538	563	575	185 30	87 30	43 40
44	1723	1688	1760	58 10	28 60	14 20	84	520	545	557	193 30	91 70	44 30
45	1698	1663	1735	59 00	29 10	14 40	85	502	527	539	199 30	94 90	45 30

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

2 VOLUNTEER STATE LIFE INS. CO., CHATTANOOGA, TENN.

greatest Amount of Insurance it will write on a Single Life, \$10,000.
 Premiums for each \$1,000 Insurance. (Participating.)
 Adopted April 1, 1912.

Including Total and Permanent Disability Benefits.

LIFE.					ENDOWMENT. Continuous Annual Premiums.		
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.
\$18 10	\$42 40	\$32 19	\$27 45	\$325 68	\$101 38	\$64 56	\$47 79
18 50	43 08	32 71	27 90	330 75	101 47	64 72	47 92
18 91	43 79	33 25	28 36	335 99	101 57	64 88	48 06
19 35	44 52	33 81	28 84	341 41	101 66	65 05	48 20
19 82	45 27	34 39	29 34	347 03	101 76	65 22	48 35
20 30	46 06	34 99	29 86	352 83	101 86	65 40	48 51
20 81	46 87	35 61	30 40	358 87	101 97	65 58	48 68
21 35	47 71	36 26	30 96	365 11	102 07	65 77	48 85
21 91	48 59	36 93	31 55	371 57	102 18	65 97	49 03
22 51	49 49	37 63	32 15	378 26	102 31	66 17	49 22
23 14	50 43	38 36	32 78	385 17	102 45	66 38	49 43
23 80	51 42	39 12	33 45	392 32	102 59	66 61	49 66
24 50	52 44	39 92	34 15	399 73	102 74	66 84	49 90
25 23	53 50	40 74	34 88	407 39	102 90	67 09	50 16
26 01	54 60	41 60	35 64	415 31	103 06	67 35	50 48
26 84	55 74	42 49	36 43	423 49	103 24	67 62	50 75
27 69	56 93	43 43	37 26	431 95	103 44	67 93	51 08
28 59	58 16	44 41	38 13	440 69	103 66	68 25	51 45
29 54	59 44	45 43	39 03	449 71	103 89	68 60	51 85
30 55	60 77	46 49	39 98	459 01	104 13	68 97	52 28
31 62	62 15	47 59	40 97	468 61	104 38	69 37	52 75
32 75	63 59	48 74	42 03	478 51	104 70	69 82	53 28
33 95	65 08	49 94	43 15	488 71	105 03	70 30	53 86
35 23	66 64	51 20	44 32	499 22	105 38	70 83	54 49
36 60	68 25	52 52	45 56	510 04	105 78	71 40	55 19
38 04	69 93	53 90	46 86	521 16	106 21	72 03	55 96
39 59	71 68	55 38	48 25	532 58	106 68	72 74	56 79
41 23	73 51	56 93	49 71	544 30	107 24	73 50	57 71
42 98	75 41	58 55	51 26	556 31	107 83	74 35	58 72
44 84	77 39	60 25	52 91	568 60	108 48	75 27	59 84
46 82	79 44	62 04	54 66	581 14	109 18	76 27	61 07
48 93	81 57	63 91	56 51	593 92	109 98	77 33	62 39
51 18	83 79	65 86	58 49	606 91	110 85	78 49	63 86
53 58	86 10	67 91	60 60	620 10	111 80	79 77	65 47
56 14	88 50	70 07	62 85	633 49	112 84	81 17	67 25
58 86	91 01	72 34	65 25	647 03	113 98	82 72	69 20
61 70	93 53	74 70	67 68	660 73	115 12	84 37	71 30
64 73	96 10	77 17	70 29	674 54	116 29	86 13	73 57
67 97	98 75	79 76	73 11	688 45	117 50	88 00	76 02
71 38	101 48	82 48	76 15	702 45	118 71	90 07	78 68
74 90	104 25	85 37	79 31	716 48	120 16	92 29	81 56

For semi-annual rates multiply annual by 1.04 and divide by 2.
 For quarterly rates multiply annual by 1.06 and divide by 4.

VOLUNTEER STATE LIFE INS. CO., CHATTANOOGA, TENN/ 773

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance (Nonparticipating). Adopted April 1, 1912.

Including Total and Permanent Disability Benefits.

					ENDOWMENT. Continuous Annual Premiums.			20-Payment Life Pre- mium Reduction (An- nual Addition Option)	TERM.
					10 Years.	15 Years.	20 Years.		
20	14 77	37 38	37 30	23 00	299 97	292 86	258 17	42 03	23 23
21	15 09	37 95	38 28	23 37	304 64	297 94	262 28	42 10	23 78
22	15 43	38 57	39 71	23 76	309 47	303 03	266 33	42 17	24 33
23	15 79	39 21	39 19	24 16	314 45	308 12	270 41	42 25	24 88
24	16 17	39 88	39 69	24 58	319 64	313 21	274 49	42 33	25 43
25	16 56	40 57	39 31	25 01	324 98	318 30	278 59	42 42	25 98
26	16 98	41 28	39 78	25 47	330 54	323 40	282 68	42 51	26 53
27	17 42	42 03	31 31	25 94	336 29	328 50	286 78	42 61	27 08
28	17 88	42 80	31 89	26 43	342 24	333 60	290 89	42 72	27 63
29	18 36	43 60	32 50	26 93	348 39	338 71	295 00	42 83	28 18
30	18 83	44 42	33 13	27 46	354 76	343 84	299 12	42 95	28 73
31	19 42	45 29	33 78	28 03	361 33	348 97	303 25	43 11	29 28
32	19 99	46 19	34 47	28 61	368 17	354 11	307 39	43 27	29 83
33	20 59	47 12	35 18	29 22	375 23	359 25	311 54	43 44	30 38
34	21 22	48 09	35 92	29 86	382 52	364 40	315 70	43 63	30 93
35	21 90	49 10	36 69	30 52	390 06	369 57	319 88	43 84	31 48
36	22 42	50 15	37 51	31 21	397 83	374 75	324 07	44 06	32 03
37	23 38	51 23	38 38	31 94	405 90	379 95	328 29	44 34	32 58
38	24 19	52 36	39 23	32 70	414 20	385 16	332 52	44 63	33 13
39	25 05	53 53	40 14	33 49	422 77	390 38	336 78	44 94	33 68
40	25 96	54 74	41 09	34 32	431 62	395 62	341 06	45 29	34 23
41	26 93	56 01	42 09	35 21	440 74	399 90	345 38	45 69	34 78
42	27 95	57 33	43 13	36 14	450 13	404 21	349 73	46 13	35 33
43	29 04	59 70	44 23	37 13	459 81	408 54	354 12	46 63	35 88
44	30 20	60 12	45 35	38 16	469 77	412 89	358 55	47 16	36 43
45	31 44	61 59	46 55	39 24	480 01	417 28	363 03	47 76	36 98
46	32 75	63 14	47 87	40 43	490 53	421 72	367 57	48 41	37 53
47	34 16	64 75	49 16	41 64	501 33	426 23	372 16	49 18	38 08
48	35 65	66 43	50 56	42 94	512 39	430 78	376 82	49 93	38 63
49	37 24	68 17	52 03	44 32	523 71	435 37	381 55	50 82	39 18
50	38 95	69 97	53 57	45 79	535 26	440 01	386 34	51 80	39 73
51	40 78	71 85	55 18	47 34	547 03	444 74	391 16	52 86	40 28
52	42 67	73 81	56 87	49 00	559 99	449 54	396 11	54 03	40 83
53	44 73	75 84	58 64	50 78	573 15	454 41	401 13	55 32	41 38
54	46 92	77 96	60 50	52 66	586 47	459 36	406 27	56 75	41 93
55	49 26	80 17	62 57	54 66	599 93	464 40	411 52	58 33	42 48
56	51 70	82 38	64 81	56 78	608 56	469 45	416 86	60 03	43 03
57	54 30	84 65	66 84	58 83	621 29	474 52	422 39	61 86	43 58
58	57 10	86 98	68 87	61 25	634 10	479 63	428 81	63 84	44 13
59	60 03	89 39	71 23	63 79	646 99	484 73	434 50	65 99	44 68
60	63 08	91 83	73 71	66 44	659 93	490 05	440 33	68 33	45 23

For semi-annual rates multiply annual by 1.04 and divide by 2.
For quarterly rates multiply annual by 1.06 and divide by 4.

774 WEST COAST-SAN FRANCISCO LIFE, SAN FRANCISCO, CAL

Largest Amount of Insurance it will write on a Single Life, *\$10,000. Premiums for each \$1,000 Insurance (Participating.) Adopted Sept. 21, 1915.

**Including Total and Permanent Disability Benefits.

Age at Issue	LIFE					Endowment— Continuous Annual Premiums				
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	*Single Premiums	10 Years	15 Years	20 Years	*25 Years	*30 Years
20	\$18 73	\$44 21	\$33 01	\$27 42	\$341 95	\$102 09	\$66 27	\$47 53	\$39 25	\$32 40
21	19 11	44 91	33 55	27 86	347 30	102 12	66 34	47 59	39 35	32 50
22	19 52	45 64	34 11	28 32	352 80	102 18	66 41	47 67	39 50	32 56
23	19 95	46 40	34 69	28 80	358 50	102 26	66 49	47 76	39 56	32 60
24	20 41	47 19	35 29	29 31	364 40	102 37	66 59	47 86	39 75	32 95
25	20 90	48 02	35 90	29 84	370 50	102 51	66 69	47 97	39 90	33 15
26	21 39	48 88	36 53	30 37	376 80	102 69	66 78	48 10	40 05	33 30
27	21 92	49 77	37 19	30 93	383 35	102 88	66 88	48 24	40 20	33 50
28	22 48	50 69	37 88	31 52	390 15	103 08	66 99	48 40	40 40	33 75
29	23 07	51 65	38 60	32 15	397 15	103 28	67 11	48 58	40 60	34 00
30	23 69	52 64	39 36	32 79	404 40	103 49	67 24	48 77	40 80	34 25
31	24 32	53 66	40 14	33 44	411 95	103 70	67 34	48 96	41 05	34 55
32	25 00	54 71	40 95	34 13	419 70	103 93	67 47	49 17	41 30	34 85
33	25 73	55 80	41 79	34 85	427 75	104 17	67 63	49 40	41 55	35 20
34	26 51	57 93	42 66	35 61	436 05	104 41	67 82	49 65	41 85	35 55
35	27 33	58 08	43 55	36 40	444 65	104 67	68 03	49 92	42 20	35 95
36	28 17	59 25	44 46	37 20	453 55	104 93	68 27	50 21	42 60	36 40
37	29 07	60 45	45 41	38 05	462 70	105 22	68 55	50 53	43 00	36 90
38	30 04	61 71	46 40	38 96	472 20	105 53	68 86	50 89	43 45	37 45
39	31 08	63 02	47 43	39 92	481 95	105 85	69 20	51 29	43 95	38 05
40	32 16	64 40	48 49	40 91	492 05	106 20	69 55	51 71	44 50	38 70
41	33 27	65 77	49 59	41 92	502 45	106 56	69 91	52 15	45 10	39 45
42	34 47	67 22	50 74	43 00	513 15	106 94	70 32	52 63	45 75	40 30
43	35 77	68 75	51 96	44 17	524 15	107 37	70 80	53 18	46 45	41 20
44	37 18	70 36	53 25	45 42	535 55	107 83	71 34	53 82	47 20	42 15
45	38 66	72 03	54 58	46 73	547 20	108 34	71 93	54 54	48 05	43 15
46	40 21	73 78	55 95	48 13	559 20	108 93	72 59	55 33	49 00	44 25
47	41 83	75 62	57 40	49 62	571 50	109 60	73 33	56 22	50 10	45 50
48	43 62	77 54	58 97	51 18	584 15	110 35	74 17	57 23	51 40	46 90
49	45 57	79 54	60 66	52 78	597 00	111 18	75 11	58 36	52 90	48 45
50	47 57	81 61	62 45	54 46	610 20	112 06	76 11	59 61	54 60	50 15
51	49 63	83 75	64 31	56 29	623 60	112 98	77 16	60 96	.....	.....
52	51 88	85 98	66 29	58 27	637 25	113 99	78 34	62 42	.....	.....
53	54 32	88 33	68 43	60 39	651 10	115 12	79 68	64 02	.....	.....
54	56 95	90 80	70 74	62 64	665 15	116 37	81 18	65 80	.....	.....
55	59 78	93 37	73 19	65 01	679 40	117 72	82 82	67 78	.....	.....
56	62 76	96 04	75 79	67 62	693 75	119 19	84 61	69 99	.....	.....
57	65 94	98 83	78 57	70 48	708 25	120 79	86 57	72 47	.....	.....
58	69 32	101 77	81 54	73 59	722 65	122 54	88 73	75 23	.....	.....
59	72 90	104 86	84 70	76 95	737 55	124 44	91 09	78 27	.....	.....
60	76 70	108 10	88 03	80 57	752 30	126 48	93 65	81 58	.....	.....

*All above \$10,000 is reinsured.

For semi-annual rates add 4 per cent and divide by 2. For quarterly rates add 6 per cent and divide by 4.

For policies without Disability Benefits make reduction of 50c per \$1,000 insurance. *Adopted June, 1907.

WEST COAST - SAN FRANCISCO LIFE, SAN FRANCISCO, CAL. 775

Largest amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance (Nonparticipating). Adopted Sept. 21, 1915.

**Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.					7 Year *Renewable **Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	*Single *Premiums.	10 Years.	15 Years.	20 Years.	**25 Years	**30 Years	
20	\$15 42	\$37 38	\$27 73	\$23 07	\$313 50	\$92 41	\$58 75	\$41 94	\$33 10	\$27 00	\$9 40
21	15 72	37 98	28 17	23 44	318 35	92 48	58 81	42 05	33 20	27 10	9 45
22	16 05	38 61	28 64	23 83	323 40	92 55	58 87	42 16	33 30	27 20	9 50
23	16 40	39 26	29 13	24 24	328 60	92 63	58 94	42 28	33 40	27 30	9 55
24	16 77	39 93	29 64	24 67	334 00	92 71	59 03	42 41	33 50	27 40	9 65
25	17 18	40 61	30 16	25 10	339 60	92 79	59 12	42 54	33 60	27 50	9 75
26	17 61	41 32	30 69	25 55	345 40	92 87	59 20	42 67	33 70	27 65	9 85
27	18 07	42 06	31 24	26 03	351 40	92 96	59 29	42 81	33 80	27 80	9 95
28	18 56	42 83	31 82	26 53	357 65	93 06	59 39	42 96	33 95	27 95	10 05
29	19 08	43 63	32 43	27 05	364 05	93 16	59 50	43 12	34 10	28 15	10 15
30	19 62	44 47	33 06	27 58	370 70	93 27	59 61	43 27	34 25	28 35	10 25
31	20 19	45 33	33 71	28 13	377 60	93 37	59 72	43 40	34 45	28 60	10 40
32	20 80	46 23	34 39	28 71	384 75	93 49	59 84	43 55	34 65	28 85	10 55
33	21 44	47 16	35 10	29 32	392 10	93 62	59 98	43 72	34 85	29 10	10 70
34	22 11	48 12	35 83	29 96	399 75	93 77	60 14	43 91	35 10	29 40	10 90
35	22 81	49 11	36 59	30 62	407 60	93 93	60 31	44 11	35 35	29 75	11 10
36	23 52	50 13	37 37	31 30	415 75	94 08	60 49	44 31	35 65	30 15	11 30
37	24 25	51 20	38 19	32 02	424 15	94 25	60 68	44 53	35 95	30 55	11 55
38	25 02	52 31	39 05	32 78	432 85	94 44	60 89	44 79	36 30	31 00	11 80
39	25 88	53 46	39 95	33 58	441 80	94 66	61 14	45 11	36 70	31 50	12 10
40	26 80	54 66	40 89	34 42	451 05	94 89	61 43	45 48	37 15	32 05	12 45
41	27 76	55 90	41 86	35 28	460 55	95 13	61 77	45 82	37 65	32 65	12 80
42	28 81	57 19	42 87	36 19	470 40	95 39	62 16	46 23	38 20	33 30	13 25
43	29 94	58 54	43 94	37 18	480 50	95 68	62 59	46 70	38 80	34 05	13 75
44	31 15	59 95	45 07	38 22	490 90	96 02	63 05	47 23	39 45	34 95	14 30
45	32 46	61 40	46 25	39 32	501 60	96 38	63 56	47 81	40 20	35 95	14 95
46	33 80	62 90	47 48	40 49	512 60	96 77	64 03	48 42	41 05	37 00	15 70
47	35 24	64 47	48 77	41 75	523 90	97 21	64 58	49 11	41 95	38 10	16 55
48	36 80	66 11	50 14	43 06	535 45	97 71	65 21	49 90	42 95	39 30	17 50
49	38 47	67 82	51 59	44 41	547 25	98 27	65 92	50 79	44 05	40 60	18 60
50	40 25	69 58	53 11	45 81	559 35	98 86	66 68	51 77	45 30	42 00	19 80
51	42 05	71 40	54 62	47 26	571 65	99 49	67 48	52 85	.....	.....	21 20
52	44 02	73 30	56 25	48 86	584 15	100 20	68 40	54 05	.....	.....	22 75
53	46 16	75 30	58 02	50 64	596 85	101 02	69 45	55 38	.....	.....	24 45
54	48 47	77 41	59 92	52 59	609 75	101 96	70 62	56 84	.....	.....	26 40
55	50 97	79 60	61 98	54 70	622 75	103 00	71 93	58 41	.....	.....	28 55
56	53 56	81 89	64 10	56 94	635 95	104 14	73 37	60 10	.....	.....	30 95
57	56 35	84 28	66 39	59 38	649 25	105 42	74 94	61 94	.....	.....	33 60
58	59 34	86 79	68 85	62 02	662 65	106 87	76 69	63 94	.....	.....	36 55
59	62 53	89 41	71 48	64 86	676 10	108 49	78 62	66 10	.....	.....	39 85
60	65 91	92 15	74 29	67 88	689 60	110 28	80 71	68 42	.....	.....	43 45

*If larger amount is written all above \$10,000 is reinsured.

For semi-annual rates add 4 per cent and divide by 2. For quarterly rates add 6 per cent and divide by 4.

For policies without Disability Benefits make reduction of 50c per \$1,000 Insurance. *Adopted June, 1907.

Largest Amount of Insurance it will write on a Single Life, \$35,000. Premiums for each \$1,000 Insurance (Nonparticipating). Adopted June, 1911.

*COUPON SAVINGS POLICIES

Including Total and Permanent Disability

Age at Issue.	LIFE.				ENDOWMENT.			TERM. Renewable and Convertible.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15	\$17 40	\$44 63	\$32 98	\$27 34	\$105 37	\$67 86	\$49 52	\$9 91	\$10 03	\$10 18	\$10 35
16	17 73	45 23	33 45	27 72	105 44	67 95	49 60	9 95	10 09	10 24	10 43
17	18 07	45 85	33 93	28 12	105 52	68 04	49 69	10 00	10 15	10 32	10 51
18	18 44	46 49	34 43	28 53	105 60	68 13	49 78	10 06	10 22	10 39	10 61
19	18 81	47 15	34 94	28 95	105 68	68 22	49 87	10 12	10 29	10 48	10 71
20	19 21	47 85	35 46	29 39	105 76	68 31	49 97	10 19	10 36	10 57	10 82
21	19 62	48 56	36 00	29 84	105 84	68 40	50 07	10 26	10 44	10 66	10 93
22	20 06	49 30	36 55	30 31	105 92	68 50	50 17	10 33	10 53	10 77	11 06
23	20 51	50 06	37 13	30 80	106 02	68 60	50 28	10 41	10 62	10 88	11 20
24	20 99	50 85	37 73	31 31	106 11	68 70	50 40	10 49	10 72	11 00	11 35
25	21 49	51 67	38 35	31 83	106 22	68 82	50 53	10 57	10 82	11 13	11 51
26	22 01	52 51	38 98	32 37	106 33	68 94	50 66	10 67	10 94	11 27	11 70
27	22 56	53 38	39 65	32 94	106 44	69 07	50 81	10 77	11 06	11 43	11 90
28	23 14	54 28	40 33	33 52	106 56	69 21	50 97	10 98	11 20	11 60	12 12
29	23 74	55 21	41 05	34 13	106 70	69 35	51 13	11 00	11 35	11 79	12 37
30	24 38	56 18	41 78	34 76	106 84	69 51	51 31	11 13	11 51	11 99	12 64
31	25 05	57 18	42 55	35 42	106 98	69 68	51 51	11 27	11 69	12 22	12 95
32	25 75	58 21	43 34	36 11	107 15	69 86	51 72	11 42	11 88	12 47	13 29
33	26 50	59 28	44 16	36 82	107 32	70 06	51 95	11 59	12 09	12 75	13 68
34	27 28	60 88	45 02	37 56	107 50	70 27	52 20	11 76	12 33	13 06	14 11
35	28 11	61 53	45 91	38 34	107 70	70 50	52 47	11 98	12 59	13 41	14 59
36	28 98	62 71	46 83	39 15	107 91	70 75	52 78	12 21	12 87	13 80	15 13
37	29 90	63 94	47 79	40 00	108 14	71 02	53 10	12 45	13 20	14 25	15 73
38	30 88	65 21	48 79	40 89	108 39	71 32	53 47	12 73	13 55	14 75	16 41
39	31 91	66 53	49 83	41 81	108 66	71 64	53 87	13 02	13 96	15 31	17 16
40	33 01	67 90	50 92	42 79	108 96	72 00	54 31	13 35	14 41	15 94	18 00
41	34 16	69 32	52 06	43 82	109 28	72 40	54 80	13 72	14 93	16 63	18 94
42	35 39	70 79	53 24	44 90	109 63	72 83	55 33	14 13	15 51	17 45	19 98
43	36 70	72 32	54 49	46 04	110 03	73 32	55 93	14 61	16 18	18 35	21 13
44	38 08	73 91	55 79	47 25	110 46	73 85	56 59	15 14	16 93	19 35	22 42
45	39 55	75 57	57 16	48 52	110 94	74 44	57 32	15 76	17 78	20 47	23 84
46	41 12	77 30	58 60	49 87	111 47	75 10	58 14	16 47	18 74	21 72	.....
47	42 79	79 10	60 11	51 31	112 06	75 83	59 03	17 28	19 82	23 10	.....
48	44 57	80 98	61 71	52 83	112 72	76 64	60 03	18 20	21 03	24 65	.....
49	46 46	82 95	63 39	54 45	113 44	77 54	61 13	19 22	22 37	26 36	.....
50	48 48	84 99	65 16	56 17	114 24	78 53	62 34	20 37	23 87	28 24	.....
51	50 62	87 12	67 03	58 01	115 13	79 62	63 67	21 68	25 52	.....	.....
52	52 91	89 35	69 01	59 97	116 10	80 82	65 15	22 09	27 36	.....	.....
53	55 35	91 68	71 10	62 06	117 17	82 15	66 76	24 68	29 39	.....	.....
54	57 95	94 11	73 31	64 29	118 35	83 61	68 55	26 45	31 64	.....	.....
55	60 72	96 66	75 66	66 69	119 64	85 21	70 51	28 41	34 12	.....	.....
56	63 68	99 33	78 16	69 26	121 06	86 99	72 66	30 57	.....	.....	.....
57	66 84	102 13	80 82	72 01	122 63	88 94	75 01	32 97	.....	.....	.....
58	70 22	105 08	83 66	74 98	124 36	91 09	77 61	35 63	.....	.....	.....
59	73 83	108 19	86 69	78 17	126 26	93 46	80 41	38 56	.....	.....	.....
60	77 69	111 47	89 94	81 60	128 35	96 07	83 55	41 80	.....	.....	.....

For semi-annual rates multiply annual by .52. For quarterly rates multiply annual by .265; but no semi-annual or quarterly premium less than \$10 will be accepted.

*These rates decrease annually, at the option of the insured, by amounts guaranteed in the policy and represented by coupons.

MONTHLY INCOME RATES

PARTICIPATING

Age of Insured.	Philadelphia Life.			Pittsburgh L. & T.			Security Mutual Life.					Union Mutual Life.			
	\$10 Monthly for 20 Yrs. Am. 3½%. Commuted Value \$1,775.			\$10 Monthly for 20 Yrs. Am. 3½%. Commuted Value \$1,740.			\$100 Initial Payment and \$5.00 Monthly Thereafter. Am. 8%. Commuted Value \$1,019.					\$190 Initial Payment and \$10 Monthly for 20 Years. Am. 8%. Commuted Value \$2,000.			
	Life.	20-Payment Life.	20-Year Endowment.	Life.	20-Payment Life.	20-Year Endowment.	20-Payment Life—20 Years Certain.	Extra Rates to Continue Income for Life.				Term Insurance First 5 Years.	Insurance Thereafter on		
								Age of Beneficiary.					Life.	20-Payment Life.	20-Year Endowment.
								25	35	45	55				
15	.....	.....	.....	\$26 87	\$39 10	\$76 07	\$26 89	\$3 43	\$2 01	\$0 85	\$0 21	.....	.....	.....	.....
16	.....	.....	.....	27 27	39 59	76 13	26 76	3 47	2 02	86	21	.....	.....	.....	.....
17	.....	.....	.....	27 68	40 07	76 14	27 14	3 51	2 04	86	22	.....	.....	.....	.....
18	.....	.....	.....	28 14	40 59	76 25	27 52	3 56	2 06	87	22	.....	.....	.....	.....
19	.....	.....	.....	28 61	41 13	76 30	27 93	3 61	2 08	88	22	.....	.....	.....	.....
20	\$31 17	\$47 13	\$85 04	29 09	41 69	76 37	28 23	3 66	2 11	89	23	.....	.....	.....	.....
21	31 86	47 89	85 18	29 60	42 23	76 44	28 79	3 71	2 14	90	23	\$22 07	\$40 97	\$61 05	\$96 48
22	32 61	48 72	85 32	30 38	43 12	76 70	29 24	3 76	2 15	91	23	22 24	41 99	62 10	96 72
23	33 37	49 59	85 50	31 20	43 99	76 94	29 70	3 82	2 17	92	23	22 43	43 07	63 19	96 98
24	34 19	50 50	85 64	32 03	44 89	77 22	30 19	3 88	2 20	94	24	22 62	44 20	64 33	97 28
25	35 06	51 44	85 84	32 90	45 83	77 48	30 69	3 95	2 22	95	24	22 83	45 38	65 50	97 56
26	35 96	52 42	86 03	33 83	46 79	77 76	31 21	4 03	2 26	96	24	23 05	46 63	66 73	97 88
27	36 88	53 41	86 25	34 78	47 78	78 07	31 75	4 10	2 29	96	25	23 29	47 94	68 00	98 24
28	37 86	54 44	86 48	35 76	48 81	78 40	32 31	4 19	2 33	97	25	23 55	49 33	69 33	98 63
29	38 91	55 54	86 73	36 80	49 87	78 75	32 89	4 28	2 38	1 00	25	23 82	50 79	70 71	99 06
30	40 01	56 66	86 99	37 88	50 96	79 12	33 49	4 38	2 41	1 01	25	24 12	52 83	72 14	99 53
31	41 14	57 85	87 28	39 01	52 11	79 54	34 13	4 50	2 46	1 03	25	24 44	53 95	73 65	100 04
32	42 39	59 11	87 61	40 18	53 28	79 95	34 78	4 62	2 52	1 04	26	24 79	55 67	75 22	100 61
33	43 67	60 39	87 95	41 39	54 48	80 41	35 46	4 78	2 58	1 07	26	25 17	57 49	76 87	101 24
34	45 07	61 75	88 34	42 66	55 73	80 89	36 16	4 93	2 65	1 09	28	25 58	59 41	78 59	101 94
35	46 51	63 15	88 79	44 00	57 04	81 43	36 91	5 12	2 74	1 12	26	26 03	61 44	80 40	102 71
36	48 01	64 63	89 23	45 43	58 41	82 01	37 68	5 32	2 83	1 16	29	26 53	63 60	82 30	103 57
37	49 65	66 21	89 76	46 95	59 86	82 62	38 49	5 52	2 93	1 20	29	27 07	65 89	84 30	104 52
38	51 39	67 84	90 33	48 60	61 42	83 31	39 33	5 76	3 05	1 24	30	27 67	68 31	86 42	105 57
39	53 20	69 54	90 97	50 39	63 11	84 06	40 22	6 00	3 17	1 27	30	28 32	70 89	88 65	106 75
40	55 15	71 36	91 70	52 34	64 95	84 84	41 15	6 26	3 29	1 31	31	29 04	73 63	91 00	108 06
41	57 17	73 22	92 48	54 41	66 87	85 76	42 13	6 56	3 43	1 36	32	29 83	76 55	93 50	109 51
42	59 37	75 22	93 85	56 55	68 87	86 74	43 15	6 89	3 60	1 40	34	30 72	79 66	96 16	111 12
43	61 70	77 34	94 34	58 83	70 98	87 82	44 23	7 24	3 77	1 48	36	31 71	82 97	98 97	112 92
44	64 15	79 56	95 42	61 21	73 13	89 00	45 39	7 62	3 97	1 55	37	32 83	86 50	101 97	114 90
45	66 79	81 93	96 63	63 72	75 41	90 29	46 60	8 04	4 20	1 64	40	34 11	90 25	105 16	117 10
46	69 58	84 40	98 00	66 88	77 81	91 73	47 88	8 51	4 45	1 75	42	35 56	94 25	108 55	119 52
47	72 58	87 08	99 49	69 23	80 39	93 32	49 25	9 00	4 73	1 86	44	37 21	98 50	112 17	122 20
48	75 79	89 90	101 16	72 31	83 17	95 07	50 70	9 53	5 03	1 98	47	39 08	103 04	116 03	125 15
49	79 17	92 85	103 00	75 64	86 16	96 99	52 23	10 12	5 36	2 10	49	41 18	107 88	120 17	128 41
50	82 79	96 03	105 04	79 22	89 37	99 23	53 87	10 74	5 75	2 26	53	43 53	113 04	124 60	132 00
51	86 67	99 45	107 64	83 07	92 83	101 86	55 62	11 42	6 16	2 41	56	46 14	118 55	129 86	135 94
52	90 76	103 02	110 51	86 76	96 12	104 37	57 48	12 16	6 61	2 60	60	49 04	124 44	134 46	140 28
53	95 19	106 87	113 67	90 72	99 63	107 15	59 47	12 94	7 09	2 81	65	52 27	130 72	139 94	145 04
54	99 88	110 97	117 17	94 97	103 41	110 19	61 60	13 76	7 60	3 02	70	55 84	137 44	145 84	150 26
55	104 87	115 38	120 97	99 46	107 41	113 52	63 87	14 68	8 15	3 26	77	59 79	144 63	152 20	155 98
56	110 25	120 10	125 19	.....	.....	.....	66 32	15 66	8 76	3 53	84	.....	.....	.....	.....
57	115 93	125 12	129 84	.....	.....	.....	68 94	16 73	9 43	3 83	92	.....	.....	.....	.....
58	122 07	130 55	134 92	.....	.....	.....	71 76	17 88	10 18	4 18	1 00	.....	.....	.....	.....
59	128 60	136 87	140 49	.....	.....	.....	74 78	19 12	11 00	4 55	1 09	.....	.....	.....	.....
60	135 61	142 64	146 62	.....	.....	.....	78 06	20 44	11 92	4 97	1 20	.....	.....	.....	.....

MONTHLY INCOME RATES

NONPARTICIPATING

Age of Insured	American Central			Federal Life		Metropolitan		Mutual		Pan-American Life			Volunteer State	
	\$10 Monthly Income for 20 Years— Am. 2½% Computed Value \$1,764.			\$10 Monthly for 20 Months— Am. 2½% Computed Val. \$1,158.		\$10 Monthly During Life of Beneficiary— Am. 2½% Computed Value \$1,708.		\$100 Initial Pay't and \$100 Mo. for 20 Am. 2½% C & \$100,000.		\$100 Monthly for 20 Months— Am. 2½% Computed Value \$2,022.			\$100 Initial Payment and \$10 Monthly for 20 Years— Am. 2½% Computed Val. \$1,158.	
	Life	20 Pay't Life	20 Year End't	Life	20 Pay't Life	Life	20 Pay't Life	Life		Life	20 Pay't Life	20 Year End't	Life	20 Pay't Life
20	35	40	45	37	42	33	38	27	32	37	42	47	27	32
21	36	41	46	38	43	34	39	28	33	38	43	48	28	33
22	37	42	47	39	44	35	40	29	34	39	44	49	29	34
23	38	43	48	40	45	36	41	30	35	40	45	50	30	35
24	39	44	49	41	46	37	42	31	36	41	46	51	31	36
25	40	45	50	42	47	38	43	32	37	42	47	52	32	37
26	41	46	51	43	48	39	44	33	38	43	48	53	33	38
27	42	47	52	44	49	40	45	34	39	44	49	54	34	39
28	43	48	53	45	50	41	46	35	40	45	50	55	35	40
29	44	49	54	46	51	42	47	36	41	46	51	56	36	41
30	45	50	55	47	52	43	48	37	42	47	52	57	37	42
31	46	51	56	48	53	44	49	38	43	48	53	58	38	43
32	47	52	57	49	54	45	50	39	44	49	54	59	39	44
33	48	53	58	50	55	46	51	40	45	50	55	60	40	45
34	49	54	59	51	56	47	52	41	46	51	56	61	41	46
35	50	55	60	52	57	48	53	42	47	52	57	62	42	47
36	51	56	61	53	58	49	54	43	48	53	58	63	43	48
37	52	57	62	54	59	50	55	44	49	54	59	64	44	49
38	53	58	63	55	60	51	56	45	50	55	60	65	45	50
39	54	59	64	56	61	52	57	46	51	56	61	66	46	51
40	55	60	65	57	62	53	58	47	52	57	62	67	47	52
41	56	61	66	58	63	54	59	48	53	58	63	68	48	53
42	57	62	67	59	64	55	60	49	54	59	64	69	49	54
43	58	63	68	60	65	56	61	50	55	60	65	70	50	55
44	59	64	69	61	66	57	62	51	56	61	66	71	51	56
45	60	65	70	62	67	58	63	52	57	62	67	72	52	57
46	61	66	71	63	68	59	64	53	58	63	68	73	53	58
47	62	67	72	64	69	60	65	54	59	64	69	74	54	59
48	63	68	73	65	70	61	66	55	60	65	70	75	55	60
49	64	69	74	66	71	62	67	56	61	66	71	76	56	61
50	65	70	75	67	72	63	68	57	62	67	72	77	57	62
51	66	71	76	68	73	64	69	58	63	68	73	78	58	63
52	67	72	77	69	74	65	70	59	64	69	74	79	59	64
53	68	73	78	70	75	66	71	60	65	70	75	80	60	65
54	69	74	79	71	76	67	72	61	66	71	76	81	61	66
55	70	75	80	72	77	68	73	62	67	72	77	82	62	67
56	71	76	81	73	78	69	74	63	68	73	78	83	63	68
57	72	77	82	74	79	70	75	64	69	74	79	84	64	69
58	73	78	83	75	80	71	76	65	70	75	80	85	65	70
59	74	79	84	76	81	72	77	66	71	76	81	86	66	71
60	75	80	85	77	82	73	78	67	72	77	82	87	67	72
61	76	81	86	78	83	74	79	68	73	78	83	88	68	73
62	77	82	87	79	84	75	80	69	74	79	84	89	69	74
63	78	83	88	80	85	76	81	70	75	80	85	90	70	75
64	79	84	89	81	86	77	82	71	76	81	86	91	71	76
65	80	85	90	82	87	78	83	72	77	82	87	92	72	77
66	81	86	91	83	88	79	84	73	78	83	88	93	73	78
67	82	87	92	84	89	80	85	74	79	84	89	94	74	79
68	83	88	93	85	90	81	86	75	80	85	90	95	75	80
69	84	89	94	86	91	82	87	76	81	86	91	96	76	81
70	85	90	95	87	92	83	88	77	82	87	92	97	77	82
71	86	91	96	88	93	84	89	78	83	88	93	98	78	83
72	87	92	97	89	94	85	90	79	84	89	94	99	79	84
73	88	93	98	90	95	86	91	80	85	90	95	100	80	85
74	89	94	99	91	96	87	92	81	86	91	96	101	81	86
75	90	95	100	92	97	88	93	82	87	92	97	102	82	87
76	91	96	101	93	98	89	94	83	88	93	98	103	83	88
77	92	97	102	94	99	90	95	84	89	94	99	104	84	89
78	93	98	103	95	100	91	96	85	90	95	100	105	85	90
79	94	99	104	96	101	92	97	86	91	96	101	106	86	91
80	95	100	105	97	102	93	98	87	92	97	102	107	87	92
81	96	101	106	98	103	94	99	88	93	98	103	108	88	93
82	97	102	107	99	104	95	100	89	94	99	104	109	89	94
83	98	103	108	100	105	96	101	90	95	100	105	110	90	95
84	99	104	109	101	106	97	102	91	96	101	106	111	91	96
85	100	105	110	102	107	98	103	92	97	102	107	112	92	97
86	101	106	111	103	108	99	104	93	98	103	108	113	93	98
87	102	107	112	104	109	100	105	94	99	104	109	114	94	99
88	103	108	113	105	110	101	106	95	100	105	110	115	95	100
89	104	109	114	106	111	102	107	96	101	106	111	116	96	101
90	105	110	115	107	112	103	108	97	102	107	112	117	97	102
91	106	111	116	108	113	104	109	98	103	108	113	118	98	103
92	107	112	117	109	114	105	110	99	104	109	114	119	99	104
93	108	113	118	110	115	106	111	100	105	110	115	120	100	105
94	109	114	119	111	116	107	112	101	106	111	116	121	101	106
95	110	115	120	112	117	108	113	102	107	112	117	122	102	107
96	111	116	121	113	118	109	114	103	108	113	118	123	103	108
97	112	117	122	114	119	110	115	104	109	114	119	124	104	109
98	113	118	123	115	120	111	116	105	110	115	120	125	105	110
99	114	119	124	116	121	112	117	106	111	116	121	126	106	111
100	115	120	125	117	122	113	118	107	112	117	122	127	107	112

TERM INSURANCE PREMIUM RATES

For \$1,000

Age at Issue	1-YEAR TERM		5-YEAR TERM							
	a c Penn Mutual	a c c U. S. Annuity & Life	b e Canada Life Convertible within 3 Years.	a c George Washington	a c Germania Life	b c Illinois Life	b e Maryland Life.	a d e Mutual Benefit	a d e New York Life	a d e Penn Mutual
20	\$10 67	\$11 68	\$ 8 40	\$11 54	\$11 19	\$9 61	\$9 64	\$11 25	\$11 46	\$10 81
21	10 74	11 75	8 45	11 61	11 28	9 68	9 73	11 34	11 58	10 89
22	10 82	11 83	8 50	11 69	11 35	9 74	9 83	11 43	11 70	10 96
23	10 88	11 91	8 60	11 78	11 44	9 81	9 92	11 50	11 83	11 05
24			8 70				10 03			
25	10 95	11 98	8 80	11 88	11 54	9 90	10 16	11 60	11 97	11 14
26	11 03	12 08	8 85	11 99	11 64	9 99	10 29	11 70	12 12	11 24
27	11 13	12 18	8 95	12 09	11 75	10 08	10 41	11 81	12 27	11 34
28	11 23	12 29	9 10	12 21	11 86	10 18	10 56	11 92	12 43	11 45
29	11 35	12 40	9 20	12 35	11 99	10 29	10 72	12 06	12 61	11 58
30	11 44	12 52	9 35	12 48	12 12	10 40	10 88	12 19	12 80	11 70
31	11 56	12 65	9 50	12 63	12 27	10 53	11 05	12 33	13 00	11 84
32	11 69	12 78	9 65	12 80	12 43	10 66	11 24	12 49	13 22	12 00
33	11 84	12 97	9 80	12 98	12 60	10 81	11 45	12 68	13 45	12 17
34	12 00	13 12	10 09	13 17	12 80	10 98	11 67	12 87	13 71	12 36
35	12 15	13 31	10 25	13 40	13 01	11 16	11 93	13 08	13 98	12 56
36	12 33	13 51	10 45	13 64	13 24	11 36	12 19	13 31	14 28	12 78
37	12 56	13 72	10 70	13 91	13 50	11 59	12 49	13 57	14 60	13 03
38	12 77	13 98	10 95	14 19	13 79	11 83	12 81	13 86	14 95	13 31
39	13 02	14 26	11 30	14 51	14 09	12 09	13 15	14 17	15 33	13 61
40	13 30	14 55	11 70	14 87	14 44	12 39	13 54	14 52	15 75	13 94
41	13 59	14 88	12 20	15 28	14 82	12 71	13 95	14 90	16 20	14 31
42	13 93	15 25	12 75	15 71	15 25	13 09	14 43	15 35	16 70	14 73
43	14 29	15 63	13 35	16 20	15 75	13 50	14 94	15 83	17 26	15 20
44	14 71	16 09	14 05	16 77	16 30	13 98	15 53	16 39	17 88	15 74
45	15 16	16 60	14 90	17 43	16 94	14 53	16 20	17 03	18 57	16 35
46	15 71	17 18	15 80	18 18	17 66	15 15	16 95	17 76	19 35	17 05
47	16 31	17 85	16 80	19 02	18 49	15 85	17 79	18 59	20 23	17 85
48	17 00	18 58	17 85	20 00	19 43	16 66	18 75	19 54	21 21	18 76
49	17 81	19 49	19 00	21 09	20 50	17 58	19 82	20 61	22 30	19 80
50	18 73	20 48	20 25	22 32	21 69	18 60	21 02	21 82	23 51	20 94
51	19 75	21 61	21 60	23 69	.....	19 74	22 34	23 16	24 85	22 23
52	20 92	22 98	23 10	25 22	.....	21 01	23 81	24 67	26 33	23 66
53	22 19	24 28	24 70	26 91	.....	22 43	25 43	26 32	27 97	25 26
54	23 65	25 86	25 45	28 80	.....	24 00	27 24	28 18	29 77	27 03
55	25 24	27 60	28 35	30 90	.....	25 75	29 23	30 22	31 76	28 99
56	27 02	29 55	.....	33 23	.....	27 69	.....	32 50	33 94	31 13
57	29 98	31 71	.....	35 79	.....	29 83	.....	35 02	36 35	33 59
58	31 16	34 09	.....	38 63	.....	32 19	.....	37 81	38 99	36 28
59	33 60	36 75	.....	41 76	.....	34 80	.....	40 89	41 90	39 20
60	36 29	39 68	.....	45 23	.....	37 69	.....	44 28	45 09	42 45

a Participating. b Nonparticipating. c Renewable. d Nonrenewable. e Convertible. f Nonconvertible.

TERM INSURANCE PREMIUM RATES

For \$1,000.

Age at Issue	5—YEAR TERM				10—YEAR TERM						
	a d f Pittsburgh Life and Trust	a c e Provident Life and Trust	a e Scandia Life	a c e Security Mutual	b e Canada Life Convertible within 6 Years	a e George Washington	a e Germania Life	a d e New York Life	a d e North- western National	a d f Pittsburgh Life and Trust	a c e Provident Life and Trust
20		\$10 70	\$10 42		\$9 80				\$10 09		\$10 88
21	\$10 26	10 77	10 53	\$11 18	9 85	\$11 73	\$11 40	\$11 62	10 17	\$10 41	10 95
22	10 31	10 84	10 63	11 26	9 45	11 82	11 48	11 75	10 24	10 50	11 08
23	10 41	10 91	10 73	11 34	9 60	11 93	11 59	11 89	10 34	10 60	11 13
24	10 45	10 99	10 85	11 43	9 70	12 03	11 69	12 03	10 43	10 69	11 23
25	10 55	11 09	10 97	11 53	9 85	12 15	11 80	12 18	10 53	10 79	11 34
26	10 64	11 19	11 11	11 63	9 95	12 27	11 92	12 35	10 63	10 88	11 45
27	10 74	11 28	11 25	11 74	10 10	12 41	12 05	12 52	10 75	11 02	11 58
28	10 83	11 40	11 39	11 85	10 30	12 56	12 19	12 71	10 88	11 17	11 72
29	10 98	11 52	11 55	11 98	10 50	12 71	12 35	12 91	11 01	11 31	11 86
30	11 07	11 65	11 72	12 11	10 70	12 89	12 53	13 12	11 17	11 45	12 09
31	11 21	11 79	11 91	12 26	10 90	13 08	12 72	13 36	11 34	11 64	12 21
32	11 36	11 94	12 11	12 42	11 15	13 29	12 92	13 61	11 52	11 78	12 40
33	11 55	12 11	12 32	12 59	11 40	13 52	13 14	13 88	11 71	12 02	12 61
34	11 69	12 29	12 55	12 78	11 70	13 77	13 38	14 18	11 93	12 21	12 86
35	11 88	12 50	12 80	13 00	12 00	14 04	13 66	14 50	12 17	12 45	13 10
36	12 12	12 73	13 08	13 24	12 35	14 36	13 96	14 85	12 44	12 73	13 40
37	12 35	12 98	13 38	13 50	12 70	14 70	14 30	15 24	12 74	13 07	13 72
38	12 59	13 24	13 70	13 77	13 10	15 09	14 67	15 66	13 08	13 40	14 08
39	12 88	13 54	14 04	14 08	13 55	15 51	15 09	16 13	13 44	13 78	14 48
40	13 21	13 87	14 42	14 43	14 15	16 01	15 56	16 65	13 87	14 21	14 94
41	13 54	14 24	14 84	14 81	14 80	16 55	16 10	17 22	14 34	14 68	15 44
42	13 97	14 66	15 31	15 24	15 55	17 18	16 70	17 87	14 89	15 25	16 02
43	14 40	15 13	15 82	15 73	16 30	17 88	17 40	18 59	15 50	15 87	16 69
44	14 87	15 65	16 39	16 28	17 20	18 68	18 18	19 39	16 19	16 58	17 43
45	15 49	16 27	17 03	16 92	18 10	19 58	19 05	20 28	16 97	17 39	18 27
46	16 15	16 97	17 76	17 65	19 15	20 60	20 05	21 27	17 85	18 29	19 23
47	16 87	17 75	18 56	18 47	20 25	21 75	21 17	22 38	18 85	19 29	20 30
48	17 77	18 66	19 47	19 42	21 45	23 03	22 42	23 61	19 96	20 43	21 49
49	18 72	19 68	20 49	20 48	22 80	24 47	23 82	24 97	21 20	21 71	22 83
50	19 81	20 83	21 62	21 67	24 25	26 06	25 38	26 47	22 58	23 14	24 32
51	21 05	22 11	22 86	23 00	25 85	27 83	...	28 13	...	24 70	25 97
52	22 38	23 53	24 23	24 48	27 55	29 79	...	29 96	...	26 41	27 80
53	23 90	25 12	25 75	26 13	29 45	31 95	...	31 97	...	28 36	29 82
54	25 56	26 88	27 44	27 96	31 50	34 35	...	34 17	...	30 50	32 06
55	27 41	28 84	29 28	30 00	33 70	37 01	...	36 60	...	32 83	34 54
56	...	...	31 32	32 28	...	39 93	...	...	...	...	...
57	...	...	33 56	34 75	...	43 14	...	...	...	...	...
58	...	...	36 02	37 50	...	46 68	...	...	...	...	...
59	...	...	38 71	40 55	...	50 58	...	...	...	...	...
60	...	...	41 69	43 91	...	54 86	...	...	...	...	...

a Participating. b Nonparticipating. c Renewable. d Nonrenewable. e Convertible. f Nonconvertible.

TERM INSURANCE PREMIUM RATES

For \$1,000.

Age at Issue.	10-YEAR TERM.			15-YEAR TERM.							
	b d e Scandia Life.	a c e Security Mutual.	b d e Travelers Ins. Co.	a c George Washington.	b c Illinois Life.	b e Maryland Life.	b d Michigan Mutual.	a d e Mutual Life.	a d e New York Life.	a d e Penna. Mutual.	a d f Pittsburgh Life and Trust..
15								\$11 12			
16								11 22			
17								11 33			
18								11 44			
19								11 56			
20	\$10 48		\$8 46			\$9 98	\$10 28	11 68			
21	10 56	\$11 39	8 52	\$11 97	\$9 98	10 10	10 37	11 81	\$11 81	\$11 23	\$10 64
22	10 64	11 47	8 59	12 08	10 06	10 22	10 47	11 96	11 96	11 34	10 74
23	10 73	11 58	8 67	12 20	10 16	10 36	10 58	12 11	12 11	11 45	10 83
24	10 83	11 68	8 74	12 33	10 28	10 51	10 69	12 27	12 27	11 58	10 98
25	10 94	11 79	8 83	12 48	10 40	10 67	10 82	12 45	12 45	11 72	11 07
26	11 04	11 91	8 92	12 63	10 53	10 83	10 95	12 63	12 63	11 86	11 21
27	11 16	12 04	9 01	12 80	10 66	11 01	11 09	12 84	12 84	12 01	11 36
28	11 30	12 19	9 12	12 99	10 88	11 22	11 28	13 05	13 05	12 19	11 55
29	11 43	12 33	9 23	13 19	10 99	11 43	11 43	13 29	13 29	12 39	11 74
30	11 60	12 51	9 36	13 41	11 18	11 67	11 62	13 54	13 54	12 60	11 93
31	11 77	12 70	9 50	13 65	11 38	11 92	11 83	13 82	13 82	12 82	12 12
32	11 96	12 90	9 66	13 92	11 60	12 20	12 06	14 12	14 12	13 08	12 35
33	12 16	13 12	9 82	14 22	11 85	12 51	12 32	14 45	14 45	13 37	12 64
34	12 39	13 37	10 01	14 55	12 13	12 85	12 62	14 81	14 81	13 68	12 92
35	12 64	13 63	10 20	14 93	12 44	13 23	12 95	15 21	15 21	14 04	13 26
36	12 92	13 94	10 43	15 36	12 80	13 66	13 31	15 65	15 65	14 43	13 64
37	13 23	14 27	10 68	15 83	13 19	14 12	13 72	16 14	16 14	14 88	14 06
38	13 58	14 65	10 97	16 37	13 64	14 65	14 18	16 69	16 69	15 40	14 54
39	13 96	15 06	11 27	16 97	14 14	15 24	14 70	17 29	17 29	15 96	15 06
40	14 40	15 54	11 63	17 64	14 70	15 89	15 29	17 96	17 96	16 60	15 68
41	14 89	16 07	12 02	18 39	15 33	.....	16 06	18 70	18 70	17 32	16 34
42	15 46	16 68	12 48	19 25	16 04	.....	16 94	19 53	19 53	18 13	17 10
43	16 09	17 36	12 99	20 19	16 83	.....	17 90	20 44	20 44	19 03	17 91
44	16 81	18 13	13 57	21 28	17 71	.....	18 99	21 46	21 46	20 03	18 86
45	17 62	19 01	14 36	22 46	18 71	.....	20 21	22 58	22 58	21 17	19 95
46	18 54	20 00	15 24	23 78	19 81	.....	21 56	23 83	23 83	22 43	21 09
47	19 58	21 13	16 24	25 26	21 05	.....	23 07	25 20	25 20	23 83	22 42
48	20 72	22 37	17 35	26 91	22 43	.....	24 76	26 72	26 72	25 38	23 90
49	22 02	23 77	18 59	28 73	23 94	.....	26 62	28 40	28 40	27 10	25 51
50	23 45	25 32	19 98	30 74	25 61	.....	28 69	30 23	30 23	29 01	27 27
51	.....	27 06	.....	32 96	27 48	.....	.....	32 25	.....	31 11	29 26
52	.....	28 97	.....	35 40	29 50	.....	.....	34 46	.....	33 42	31 40
53	.....	31 07	.....	38 09	31 74	.....	.....	36 88	.....	35 95	33 78
54	.....	33 40	.....	41 03	34 19	.....	.....	39 53	.....	38 74	36 39
55	.....	35 98	.....	44 25	36 88	.....	.....	42 42	.....	41 79	39 24
56	.....	38 87	.....	47 79	39 83	.....	.....	45 57	.....	45 14	.....
57	.....	41 99	.....	51 63	43 03	.....	.....	49 00	.....	48 78	.....
58	.....	45 44	.....	55 82	46 51	.....	.....	52 72	.....	52 74	.....
59	.....	49 23	.....	60 35	50 29	.....	.....	56 74	.....	57 02	.....
60	.....	53 39	.....	65 25	54 38	.....	.....	61 08	.....	61 64	.....

a Participating. b Nonparticipating. c Renewable. d Nonrenewable. e Convertible. f Nonconvertible.

TERM INSURANCE PREMIUM RATES

For Each \$1,000.

Age at Issue.	15-YEAR TERM.		20-YEAR TERM.								25-YEAR TERM.
	a c e Provident Life and Trust.	a c e Security Mutual.	a c George Washington.	b c Illinois Life.	b e Maryland Life.	a d e New York Life.	a d e North-western National.	a d f Pittsburgh Life and Trust.	a c e Provident Life and Trust.	a c e Security Mutual.	b d Michigan Mutual.
20	\$11 07				\$10 21		\$12 14		\$11 33		\$10 89
21	11 17	\$11 57	\$12 26	\$10 21	10 34	\$12 05	12 17	\$10 88	11 44	\$11 85	10 96
22	11 27	11 67	12 41	10 34	10 50	12 22	12 24	11 02	11 53	11 99	11 10
23	11 38	11 79	12 56	10 46	10 66	12 39	12 30	11 17	11 72	12 14	11 27
24	11 51	11 92	12 72	10 60	10 84	12 58	12 38	11 31	11 87	12 30	11 46
25	11 65	12 06	12 90	10 75	11 08	12 79	12 47	11 45	12 04	12 47	11 66
26	11 79	12 21	13 10	10 91	11 23	13 01	12 57	11 64	12 22	12 66	11 86
27	11 94	12 37	13 31	11 09	11 45	13 25	12 68	11 83	12 42	12 86	12 14
28	12 12	12 56	13 55	11 29	11 69	13 51	12 82	12 02	12 64	13 09	12 42
29	12 31	12 75	13 82	11 51	11 97	13 80	12 99	12 26	12 88	13 35	12 73
30	12 52	12 96	14 10	11 75	12 25	14 11	13 16	12 54	13 16	13 63	13 06
31	12 74	13 20	14 43	12 03	12 58	14 46	13 47	12 83	13 47	13 95	13 57
32	12 99	13 46	14 81	12 34	12 95	14 84	13 82	13 16	13 82	14 31	14 12
33	13 27	13 75	15 21	12 68	13 35	15 26	14 20	13 49	14 20	14 70	14 72
34	13 58	14 07	15 68	13 06	13 80	15 72	14 63	13 92	14 63	15 15	15 38
35	13 93	14 43	16 20	13 50	14 31	16 24	15 12	14 40	15 12	15 66	16 12
36	14 34	14 85	16 77	13 98		16 81	15 65	14 97	15 65	16 21	16 58
37	14 77	15 30	17 42	14 51		17 44	16 25	15 44	16 25	16 83	17 32
38	15 28	15 82	18 15	15 13		18 14	16 94	16 11	16 94	17 53	18 32
39	15 83	16 40	18 95	15 79		18 90	17 68	16 82	17 68	18 31	19 22
40	16 46	17 05	19 85	16 54		19 76	18 52	17 63	18 52	19 18	21 13
41	17 16	17 78	20 84	17 36		20 69	19 45	18 48	19 45	20 14	
42	17 96	18 60	21 95	18 29		21 73	20 48	19 48	20 48	21 21	
43	18 84	19 52	23 18	19 31		22 87	21 63	20 57	21 63	22 40	
44	19 84	20 55	24 56	20 46		24 13	22 92	21 81	22 92	23 74	
45	20 96	21 71	26 06	21 71		25 52	24 32	23 14	24 32	25 19	
46	22 19	22 98	27 74	23 11			25 89	24 61	25 89	26 81	
47	23 58	24 42	29 57	24 64			27 59	26 22	27 59	28 58	
48	25 12	26 01	31 59	26 33			29 48	28 03	29 48	30 54	
49	26 81	27 77	33 83	28 19			31 57	30 02	31 57	32 70	
50	28 69	29 71	36 26	30 21			33 84	32 16	33 84	35 05	
51	30 76	31 86	38 91	32 43				34 54	36 32	37 61	
52	33 04	34 22	41 81	34 84				37 10	39 02	40 41	
53	35 55	36 82	44 93	37 44				39 86	41 93	43 43	
54	38 29	39 66	48 32	40 26				42 85	45 09	46 70	
55	41 30	42 78	51 96	43 30				46 08	48 50	50 23	
56		46 20	55 88	46 56						54 01	
57		49 91	60 08	50 05						58 06	
58		53 95	64 55	53 79						62 39	
59		58 33	69 36	57 80						67 05	
60		63 08	74 49	62 08						72 01	

a Participating. b Nonparticipating. c Renewable. d Nonrenewable. e Convertible. f Nonconvertible.

MALES.—Fidelity Mutual, Home Life, Illinois Life, Lincoln National, Minnesota Mutual, Missouri State, National Life U. S. of A., **Pacific Mutual, Reliance Life, *Union Central, Union Mutual, ***U. S. Annuity & Life, and **West Coast-San Francisco Life.

Age Last Birthday	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1000.			Age Last Birthday	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.		\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	\$2341	\$2366	\$2378 50	\$42 72	\$21 13	\$10 51	45	\$1556	\$1581	\$1593 50	\$64 27	\$31 83	\$15 89
4	2332	2357	2369 50	42 88	21 21	10 55	46	1527	1552	1564 50	65 49	32 22	15 98
5	2321	2346	2358 50	43 08	21 31	10 60	47	1498	1523	1535 50	66 79	32 93	16 28
6	2310	2335	2347 50	43 29	21 41	10 65	48	1467	1492	1504 50	68 17	33 51	16 62
7	2297	2322	2334 50	43 54	21 53	10 71	49	1436	1461	1473 50	69 64	34 22	16 97
8	2283	2308	2320 50	43 80	21 66	10 77	50	1405	1430	1442 50	71 17	34 97	17 33
9	2268	2293	2305 50	44 09	21 81	10 84	51	1373	1398	1410 50	72 83	35 77	17 73
10	2252	2277	2289 50	44 40	21 96	10 92	52	1340	1365	1377 50	74 63	36 63	18 15
11	2236	2261	2273 50	44 72	22 11	11 00	53	1307	1332	1344 50	76 51	37 54	18 60
12	2220	2245	2257 50	45 05	22 27	11 08	54	1274	1299	1311 50	78 49	38 49	19 06
13	2203	2228	2240 50	45 39	22 44	11 16	55	1240	1265	1277 50	80 65	39 53	19 59
14	2185	2210	2222 50	45 77	22 62	11 25	56	1206	1231	1243 50	82 92	40 62	20 11
15	2167	2192	2204 50	46 15	22 81	11 34	57	1171	1196	1208 50	85 40	41 81	20 69
16	2149	2174	2186 50	46 53	23 00	11 44	58	1136	1161	1173 50	88 08	43 07	21 31
17	2130	2155	2167 50	46 95	23 20	11 54	59	1101	1126	1138 50	90 83	44 40	21 96
18	2112	2137	2149 50	47 35	23 40	11 63	60	1066	1091	1103 50	93 81	45 83	22 66
19	2094	2119	2131 50	47 76	23 60	11 73	61	1031	1056	1068 50	96 99	47 35	23 40
20	2076	2101	2113 50	48 17	23 80	11 83	62	995	1020	1032 50	100 50	49 02	24 21
21	2058	2083	2095 50	48 45	23 93	11 90	63	959	984	996 50	104 28	50 81	25 09
22	2051	2076	2088 50	48 76	24 08	11 97	64	923	948	960 50	108 34	52 74	26 06
23	2037	2062	2074 50	49 09	24 25	12 05	65	888	913	925 50	112 61	54 76	27 01
24	2023	2048	2060 50	49 43	24 41	12 13	66	856	881	893 50	116 82	56 75	27 96
25	2007	2032	2044 50	49 83	24 61	12 23	67	825	850	862 50	121 21	58 82	28 99
26	1990	2015	2027 50	50 25	24 81	12 33	68	796	821	833 50	125 63	60 90	30 09
27	1973	1998	2010 50	50 68	25 03	12 44	69	768	793	805 50	130 21	62 05	31 04
28	1955	1980	1992 50	51 15	25 25	12 55	70	742	767	779 50	134 77	65 19	32 07
29	1937	1962	1974 50	51 63	25 48	12 66	71	717	742	754 50	139 47	67 39	33 14
30	1918	1943	1955 50	52 14	25 73	12 79	72	694	719	731 50	144 09	69 54	34 18
31	1899	1923	1935 50	52 69	26 00	12 92	73	671	696	708 50	149 03	71 84	35 29
32	1878	1903	1915 50	53 25	26 27	13 05	74	650	675	687 50	153 85	74 07	36 36
33	1857	1882	1894 50	53 85	26 57	13 20	75	630	655	667 50	158 73	76 34	37 45
34	1835	1860	1872 50	54 50	26 88	13 35	76	610	635	647 50	163 93	78 74	38 61
35	1813	1838	1850 50	55 16	27 20	13 51	77	592	617	629 50	168 92	81 04	39 72
36	1791	1816	1828 50	55 83	27 53	13 67	78	574	599	611 50	174 22	83 47	40 88
37	1767	1792	1804 50	56 59	27 90	13 86	79	558	583	595 50	179 21	85 76	41 98
38	1743	1768	1780 50	57 37	28 28	14 04	80	543	568	580 50	184 16	88 03	43 07
39	1718	1743	1755 50	58 21	28 69	14 24	81	528	553	565 50	189 39	90 42	44 21
40	1693	1718	1730 50	59 07	29 10	14 45	82	513	538	550 50	194 93	92 94	45 41
41	1667	1692	1704 50	59 99	29 55	14 67	83	498	523	535 50	200 80	95 60	46 69
42	1640	1665	1677 50	60 98	30 03	14 90	84	483	508	520 50	207 04	98 43	48 06
43	1613	1638	1650 50	62 00	30 53	15 15	85	468	493	505 50	213 68	101 42	49 46
44	1585	1610	1622 50	63 09	31 06	15 41							

For ages older than 85 the rates are the same as for 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

* Rates commence at age 21.

**Commencing at age 20 this Company uses this table under headings "\$100 Annually" and "Annual Payment."

For Annuity Rates of other Companies see Index.

***Ages 25 and older. Rates for ages under 25 will be furnished on application to the home office.

FEMALES.—Fidelity Mutual, Home Life, Illinois Life, Lincoln National, Minnesota Mutual, Missouri State, National Life U. S. of A., **Pacific Mutual, Reliance Life, *Union Central, Union Mutual, ***U. S. Annuity & Life, and **West Coast-San Francisco Life.

Age Last Birthday	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1000.			Age Last Birthday	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.		\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	\$2400	\$2425	\$2437 50	\$41 67	\$20 62	\$10 23	45	\$1594	\$1719	\$1731 50	\$58 03	\$29 09	\$14 44
4	2394	2419	2431 50	41 77	20 67	10 23	46	1866	1891	1703 50	60 02	29 57	14 68
5	2386	2411	2423 50	41 91	20 74	10 32	47	1837	1862	1674 50	61 09	30 08	14 92
6	2377	2402	2414 50	42 07	20 82	10 36	48	1807	1832	1644 50	62 23	30 64	15 20
7	2366	2391	2403 50	42 27	20 91	10 40	49	1576	1851	1613 50	63 45	31 23	15 50
8	2355	2380	2392 50	42 46	21 01	10 45	50	1544	1589	1581 50	64 77	31 87	15 81
9	2343	2368	2380 50	42 68	21 11	10 50	51	1511	1536	1548 50	66 18	22 55	16 15
10	2330	2355	2367 50	42 92	21 23	10 56	52	1478	1503	1515 50	67 66	33 27	16 50
11	2317	2342	2354 50	43 16	21 35	10 62	53	1444	1469	1481 50	69 25	34 04	16 88
12	2304	2329	2341 50	43 40	21 47	10 68	54	1409	1434	1446 50	70 97	34 87	17 28
13	2290	2315	2327 50	43 67	21 60	10 74	55	1374	1399	1411 50	72 78	35 74	17 71
14	2276	2301	2313 50	43 94	21 73	10 81	56	1338	1363	1375 50	74 74	36 68	18 18
15	2261	2286	2298 50	44 23	21 87	10 88	57	1301	1326	1338 50	76 86	37 71	18 68
16	2246	2271	2283 50	44 52	22 02	10 95	58	1264	1289	1301 50	79 11	38 79	19 21
17	2231	2256	2268 50	44 82	22 16	11 02	59	1227	1252	1264 50	81 50	39 94	19 77
18	2217	2242	2254 50	45 11	22 30	11 08	60	1189	1214	1226 50	84 10	41 19	20 36
19	2203	2228	2240 50	45 39	22 44	11 16	61	1151	1176	1188 50	86 88	42 52	21 04
20	2189	2215	2227 50	45 66	22 57	11 22	62	1113	1138	1150 50	89 35	43 94	21 73
21	2175	2200	2212 50	45 98	22 73	11 30	63	1075	1100	1112 50	93 02	45 45	22 47
22	2160	2185	2197 50	46 30	22 88	11 38	64	1037	1062	1074 50	96 43	47 08	23 27
23	2145	2170	2182 50	46 62	23 04	11 46	65	1000	1025	1037 50	100 00	48 78	24 10
24	2129	2154	2166 50	46 97	23 21	11 54	66	963	988	1000 50	103 84	50 67	24 99
25	2118	2139	2150 50	47 33	23 39	11 63	67	928	953	965 50	107 76	52 47	25 89
26	2098	2121	2133 50	47 71	23 57	11 72	68	893	918	930 50	111 98	54 47	26 87
27	2079	2104	2116 50	48 10	23 76	11 81	69	860	885	897 50	116 28	56 50	27 86
28	2061	2086	2098 50	48 52	23 97	11 91	70	828	853	865 50	120 77	58 62	28 89
29	2043	2068	2080 50	48 95	24 18	12 02	71	797	822	834 50	125 47	60 83	29 96
30	2025	2050	2062 50	49 38	24 39	12 12	72	768	793	805 50	130 21	63 05	31 04
31	2006	2031	2043 50	49 85	24 62	12 24	73	740	765	777 50	135 14	65 36	32 16
32	1987	2012	2024 50	50 23	24 85	12 35	74	714	739	751 50	140 06	67 66	33 27
33	1968	1993	2005 50	50 81	25 09	12 47	75	690	715	727 50	144 93	69 93	34 37
34	1949	1974	1986 50	51 31	25 33	12 59	76	668	693	705 50	149 70	72 15	35 44
35	1929	1954	1966 50	51 84	25 59	12 71	77	647	672	684 50	154 56	74 40	36 52
36	1909	1934	1946 50	52 38	25 85	12 84	78	628	653	665 50	159 24	76 57	37 57
37	1889	1914	1926 50	52 94	26 12	12 98	79	610	635	647 50	163 93	78 74	38 61
38	1867	1892	1904 50	53 56	26 43	13 13	80	592	617	629 50	168 92	81 04	39 73
39	1845	1870	1882 50	54 20	26 74	13 28	81	574	599	611 50	174 22	83 47	40 88
40	1822	1847	1859 50	54 88	27 07	13 45	82	556	581	593 50	179 86	86 06	42 12
41	1798	1823	1835 50	55 62	27 43	13 62	83	538	563	575 50	185 87	88 81	43 44
42	1774	1799	1811 50	56 37	27 79	13 80	84	520	545	557 50	192 31	91 74	44 84
43	1749	1773	1785 50	57 21	28 20	14 00	85	502	527	539 50	199 20	94 88	46 34
44	1722	1747	1759 50	58 07	28 62	14 21							

For ages older than 85 the rates are the same as for 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

* Rates commence at age 21.

** Commencing at age 20 this Company uses this table under headings "\$100 Annually" and "Annual Payment."

*** Ages 30 and older: Rates for ages under 80 will be furnished on application to the home office.

For Annuity Rates of other Companies see Index.

AETNA LIFE INSURANCE COMPANY

Hartford, Conn., Dec. 16, 1910.

The answer to the question about the reserve basis should be:

Reserve Basis, American Experience Table of Mortality,
 Non-participating business..... $3\frac{1}{2}\%$ interest
 Participating business prior to 1901..... $3\frac{1}{2}\%$ interest
 Participating business, 1901 and subsequently,... 3% interest

Yours very truly,

C. E. Gilbert, Secretary,
 Per W. A. Briggs.

AMERICAN CENTRAL LIFE INSURANCE CO.

Actuaries' 4% 1899-1908; January 1, 1908, American $3\frac{1}{2}\%$ reserve adopted.

ATLANTIC LIFE INSURANCE COMPANY

Richmond, Va., Jan. 7, 1913.

On the American $3\frac{1}{2}\%$ basis we value all policies issued after the first day of January, 1902. On the Actuaries' 4% basis we value all policies issued during the years 1900 and 1901. The above bases of valuation apply to all policies either participating or non-participating, there having been no distinction made at any time between the basis of valuation for the different classes of insurance then issued.

We use the modified preliminary term valuation on all forms calling for higher premiums than 20 Payment Life on all business after September 25, 1908.

On certain business of the American National Life Insurance Company reinsured by the Atlantic Life Insurance Company issued prior to January 1, 1907, the policies are valued on the 4% reserve basis.

Very truly yours,
 (Signed) Chas. G. Taylor, Jr.,
 Secretary and Actuary.

BANKERS LIFE COMPANY

Des Moines, Iowa, Dec. 13, 1913.

Replying to your inquiry, we beg to advise that prior to the change in the company's plan of operation, made October, 1911, the American Experience Table of Mortality was used as a basis for the calculation of the quarterly charges made in advance under the old form certificates. Since October, 1911, the company's contracts are all valued on the American Experience $3\frac{1}{2}\%$ basis.

Yours truly,

Bankers Life Company,
 By G. S. Nollen, Secretary.

BANKERS LIFE INSURANCE COMPANY

Lincoln, Neb., Nov. 27, 1906.

In reply to your favor of the 23d will say that all of the reserve on the business of this company is figured on the

Actuaries' Tables at 4% and has been since and including the year 1902. Prior to that time it was on the American 4½%.

Very truly yours,
(Signed) W. C. Wilson, President.

BANKERS RESERVE LIFE COMPANY

Company began to issue policies on American 3½% basis January 1, 1908, but did not abandon the issue on the Actuaries' 4% reserve (adopted when company commenced business, March, 1897), until January 1, 1910.

BERKSHIRE LIFE INSURANCE COMPANY

Actuaries' 4% reserve 1850-1901; American 3½% from 1901-1908; American 3% adopted January 1, 1908.

CANADA LIFE ASSURANCE COMPANY

Toronto, Ont., 6th December, 1909.

This Company values all participating business written since 1st January, 1900, by the Hm. 3% table and all other business by the Hm. 3½% table. Yours truly,

(Signed) J. K. McMaster,
Chief Inspector of Agencies.

CAPITOL LIFE INSURANCE COMPANY

Denver, Colo., Feb. 27, 1915.

The Company wrote business on full preliminary term basis until Jan. 1, 1910, using the American Experience Table of Mortality, and interest table 3½%. Since Jan. 1, 1910, we have used the Modified Preliminary Term basis Illinois Standard, so that our valuations are based on the full preliminary term on all business written prior to Jan. 1, 1910, and the modified preliminary term basis on all business written since, with the exception of Term Policies. These have always been written on net valuation.

Yours truly,
(Signed) John H. Upton, Actuary.

CENTRAL LIFE ASSURANCE SOCIETY

Des Moines, Iowa, Feb. 12, 1913.

The Central Life, upon January 1, 1908, adopted the American Table of Mortality with 3½% interest as its basis and all policies issued since that date are valued accordingly. The Company uses the Modified Preliminary Term. Previous to the date of January 1, 1908, the Company was upon the Actuaries' or Combined Experience Mortality Table with interest at 4%, and at the present time all business written prior to that date is still valued on the Actuaries' Table at 4% interest.

Sincerely yours,
(Signed) J. B. Peniston, Actuary.

COLUMBIAN NATIONAL LIFE INSURANCE CO.

Boston, Mass., Nov. 26, 1906.

Replying to your letter of the 23d inst., I beg to say that since the beginning of our business our reserve values have always been figured on the American Experience 3½% basis.

Yours very truly,
(Signed) Wm. H. Brown,
Secretary and Treasurer.

CONNECTICUT GENERAL LIFE INSURANCE CO.

Hartford, Conn., December 24, 1914.

The Connecticut General carries the full level premium reserve, according to the following tables:

1. Life Insurance issued prior to January 1, 1901 (except 20 Payment Endowments maturing at age 70 issued in 1899-1900)—Actuaries' Combined Experience 4%.
2. Life Insurance issued since January 1, 1901, and 20 Payment Endowments maturing at age 70 issued in 1899-1900—American Experience $3\frac{1}{2}\%$.
3. Annuities—McClintock's Annuitant Tables.

Yours truly,

(Signed) J. M. Laird,
Assistant Actuary.

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Hartford, Dec. 18, 1911.

We value all policies issued prior to April 1, 1882, and paid-up policies issued in exchange therefor, on the basis of the Actuaries' or Combined Experience Table of Mortality with 4% interest, and all other policies on the basis of the American Table of Mortality and 3% interest, save only our annuities, which are valued on the basis of Emory McClintock's Table of Mortality among Annuitants with interest at $3\frac{1}{2}\%$.

Respectfully yours,

(Signed) D. H. Wells, Actuary.

CONTINENTAL LIFE INSURANCE COMPANY

Salt Lake City, Utah, Feb. 13, 1913.

All Life policies, participating, and Ordinary Life non-participating, issued between January 1st, 1908, and July 1st, 1910, we value on the American Experience Table at 3%. All other business is valued on the American Experience $3\frac{1}{2}\%$ table,

Very truly yours,

(Signed) Geo. C. Van Duren, Actuary.

EQUITABLE LIFE ASSURANCE SOCIETY

New York, N. Y., Nov. 28, 1906.

Your letter of the 23d inst. is received and contents noted. In reply to your questions we would state as follows:

We began to issue policies on the American 3% basis in the year 1896, but did not abandon the issue of policies on the 4% basis until the year 1900. We only report business on the 3% basis, which was actually issued upon that basis. While the American 4% reserve has been used for office purposes, the Department of this State has always valued 4% policies on the Actuaries' Table. A small portion of our business,

consisting of annuities, and other non-participating contracts, has been done on the American $3\frac{1}{2}\%$ basis during the past eight years. All the participating policies of the Society have been issued on the American 3% basis since the year 1900.

Yours very truly,

(Signed) J. G. Van Cise,
Actuary.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA

Des Moines, Ia., Nov. 14, 1907.

This Company adopted the American $3\frac{1}{2}\%$ tables as the basis for its reserve on October 21, 1907, to apply to all new business written on and after that date. All business issued prior to October 21 will continue to be valued on the Actuaries' 4% table, as has been the practice of the Company since its organization.

Very truly yours,

(Signed) J. C. Cummins,
Secretary.

FEDERAL LIFE INSURANCE COMPANY

Chicago, Jan. 18, 1915.

I take pleasure in informing you that this Company's policies issued prior to January 1, 1908, with the exception of one form which carries full level reserves, are valued on the modified preliminary term, American Experience $3\frac{1}{2}\%$, using the whole life premium as term insurance.

Those issued subsequently to January 1, 1908, are valued on the Illinois standard.

Very truly yours,

(Signed) C. S. Rannells,
Secretary.

FIDELITY MUTUAL LIFE INSURANCE CO.

Philadelphia, Pa., Feb. 9, 1910.

In accordance with the Pennsylvania State Standard, our policies bearing date prior to January 1, 1901, are valued on the Actuaries' Table and 4% interest. The Pennsylvania State Standard on policies bearing date subsequent to January 1, 1901, is the American Experience and $3\frac{1}{2}\%$ interest, and all our policies since that date are so valued, except Limited Payment Life policies issued since January 1, 1907, which issues are valued on the American 3%.

A group of old policies, originally issued prior to January 1, 1901, and changed to Limited Payment Life policies, is also valued on American 3%.

Your truly,

(Signed) J. B. Franks,
Assistant Actuary.

FRANKLIN LIFE INSURANCE COMPANY

Springfield, Ill., Dec. 8, 1913.

Policies issued prior to January 1, 1905, are valued upon the Actuaries' 4% basis.

For policies issued between January 1, 1905, and July 1, 1907, the reserve basis is Actuaries' 4%, with special provision under participating policies for a pure endowment accumulation sufficient to bring the reserve to the full level net premium American 3% at the end of 20 years or the premium payment period, if prior.

The reserve basis of policies issued since July 1, 1907, is the American $3\frac{1}{2}\%$ Illinois standard. Special pure endowment accumulations under ordinary life non-participating policies provide for the full American $3\frac{1}{2}\%$ reserve at the end of 20 years, and under all participating policies for the full American 3% reserve at the end of 20 years or the premium payment period, if prior.

Yours truly,
(Signed) A. G. Portch,
Actuary.

GEORGE WASHINGTON LIFE INSURANCE CO.

Charleston, W. Va., Feb. 26, 1915.

This Company values all of its business on the American Experience $3\frac{1}{2}\%$ Modified Preliminary Term Basis, with the following exceptions: Renewable Term Policies, Limited Payment Joint Life and Joint Endowment Policies are valued on the full net level premium American Experience $3\frac{1}{2}\%$ basis. We have over one million dollars of insurance in force on the twenty payment life plan, which is valued on the full preliminary term American Experience $3\frac{1}{2}\%$ basis.

Yours very truly,
(Signed) J. P. Bowerman,
Actuary.

GERMANIA LIFE INSURANCE COMPANY

New York, Dec. 11, 1909.

The reserve basis will be American Experience $3\frac{1}{2}\%$ for policies up to January 1, 1902; thereafter 3%, except for years 1907, 1908 and 1909. Respectfully yours,

The Germania Life Insurance Company,
(Signed) J. Fuhrer, Actuary.

HOME LIFE INSURANCE COMPANY

New York, N. Y., Nov. 26, 1906.

Replying to your letter of the 23d inst., we beg to inform you that the reinsurance reserve held by this Company on policies issued prior to January 1, 1901, is computed according to the Combined Experience Table of Mortality with interest at 4%, on policies issued since that date in accord-

ance with the American Experience Table of Mortality, with interest at $3\frac{1}{2}\%$, with the exception of a small number of policies issued on the 3% basis.

Yours truly,
 (Signed) Benj. Wilson Marinus,
 Assistant Actuary.

[American 3% reserve adopted January 1, 1908.—Editor.]

ILLINOIS LIFE INSURANCE COMPANY

Chicago, Ill., Jan. 9, 1915.

Policies issued on and prior to December 31, 1907, are valued on the Actuaries' 4% basis; January 1, 1908, and thereafter, American $3\frac{1}{2}\%$ reserve.

Yours truly,
 (Signed) O. J. Arnold, Secretary.

INTERNATIONAL LIFE INSURANCE COMPANY

St. Louis, Mo., Jan. 8, 1914.

Our basis of valuation is the American Experience Table of Mortality, and interest at the rate of $3\frac{1}{2}\%$, values being computed in accordance with the West Virginia standard.

Yours very truly,
 (Signed) H. G. Sellman, Actuary.

JEFFERSON STANDARD LIFE INSURANCE CO.

Greensboro, N. C., December 6, 1913.

The Jefferson Standard is now issuing policies on two different reserve bases as follows: All policies are issued on the American $3\frac{1}{2}\%$ Committee of 15 Standard, except two special forms, i. e., Ordinary Life, 20 Payment Life Guaranteed Option, and Ordinary Life and Limited Payment Life Double Indemnity, which are on the American 4% table, Committee of 15 Standard.

Prior to the consolidation of the Jefferson Standard Life Insurance Company with the Security Life & Annuity and Greensboro Life, these companies issued policies on the following reserve tables:

JEFFERSON STANDARD:—American $3\frac{1}{2}\%$ table for all forms of policies, regular participating policies taking Full Preliminary Term, and most of the others Modified Preliminary Term.

SECURITY LIFE & ANNUITY:—This Company used the Actuaries' 4% Full Preliminary Term table on all deferred and quinquennial dividend policies, and the American $3\frac{1}{2}\%$ Full Preliminary Term for all Annual dividend policies. They began issuing Annual Dividend policies in 1906.

GREENSBORO LIFE:—The Greensboro Life issued policies on the American 4% Full Preliminary Term basis un-

til January, 1909, when they adopted the Committee of 15 Standard (American 4%).

The Security Life & Annuity Co. commenced business in September, 1901; the Greensboro Life in August, 1905, and the Jefferson Standard Life in August, 1907.

Yours very truly,

(Signed) Ralph B. Coit,
Actuary.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

Boston, Mass., Nov. 28, 1906.

Your letter of the 23d, with reference to the reserve values of this Company as reported to the insurance department, duly received.

The Company's policies issued prior to January 1, 1901, are valued upon the Actuaries' 4% basis. All policies issued by the Company since January 1, 1901, are valued upon the American 3½% basis.

Yours truly,

(Signed) Fred E. Nason,
Assistant Secretary.

KANSAS CITY LIFE INSURANCE COMPANY

Kansas City, Mo., December 30, 1914.

Will say, with regard to information in accordance with page 3 of your Vade Mecum, policies issued prior to January 1, 1910, are valued on the Actuaries' 4%, and policies subsequent to December 31, 1909, on the American 3½%.

Yours truly,

(Signed) R. Montague Webb, Actuary.

LINCOLN NATIONAL LIFE INSURANCE CO.

Fort Wayne, Ind., Jan. 1, 1910.

Our entire business is valued on the American Experience Table and 3½% interest. Yours respectfully,

(Signed) Arthur F. Hall,
Secretary.

MANHATTAN LIFE INSURANCE COMPANY

New York, N. Y., Feb. 25, 1916.

Replying to your favor of recent date, beg to advise that all this Company's policies, issued prior to January 1st, 1901, are valued on the Actuaries' 4% basis.

Policies issued after January 1st, 1901, on the non-participating plan, are valued on the American 3½% basis.

Policies issued after January 1st, 1901, and prior to January 1st, 1913, on the Participating Plan, are valued on the American 3% basis.

Policies issued after January 1st, 1913, and prior to February 1st, 1916, are valued on the American 3% select and ultimate basis.

Policies issued on and after February 1st, 1916, are valued on the American 3½% select and ultimate basis.

Yours very truly,

(Signed) W. N. Stanley,
Actuary.

MARYLAND LIFE INSURANCE COMPANY

Baltimore, January 26, 1912.

We reserve on insurance policies issued prior to January 1, 1898, in accordance with the American Experience Table with 4% interest; policies issued between the latter date and September 1, 1911, on the American Table $3\frac{1}{2}$ with a small extra reserve in some cases, and policies issued since September 1, 1911, on the American $3\frac{1}{4}$, except in the case of non-participating policies, which are on the American $3\frac{1}{2}$ % basis. We may add that we have a very few policies on our books issued some years ago on the American 3% reserve basis.

Very truly yours,

(Signed) Calvert F. Stein,
Assistant Actuary.

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

Business prior to January 1, 1901, was written on the Actuaries' 4% basis; from January 1, 1901, to October 1, 1907, on American $3\frac{1}{2}$ % and since October 1, 1907, on the American 3%, the reserves being computed on that basis.

MERIDIAN LIFE INSURANCE COMPANY

Indianapolis, Ind., Nov. 26, 1910.

In reply to your favor of a recent date, would say that this Company's basis of reserve on policies issued up to and including March 31, 1906, is the Actuaries' Table of Mortality and 4% interest; and the basis of reserve on all policies issued since that date is the American Experience Table of Mortality and $3\frac{1}{2}$ % interest. Very truly yours,

(Signed) T. J. Owens,
Secretary.

METROPOLITAN LIFE INSURANCE COMPANY

New York, Dec. 17, 1906.

In reply to your favor of the 23d ult., permit us to say that this Company's contracts issued since the first day of January, 1901, have been valued on a $3\frac{1}{2}$ % basis. All policies issued prior to that date are valued on a 4% basis Actuaries' Table.

(Signed) J. M. Craig, Actuary.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY

Detroit, Mich., Dec. 9, 1913.

Policies issued prior to January 1st, 1903, are valued in accordance with the American Experience Table, with 4% interest; policies issued subsequent to that date on the American Experience Table, with $3\frac{1}{2}$ % interest, excepting the Life Installment Option and Twenty Payment Life Installment Option policies, which are computed on the American 3% basis.

Very truly yours,
(Signed) G. W. Sanders, Actuary.

MINNESOTA MUTUAL LIFE INSURANCE CO.

St. Paul, Minn., January 16, 1914.

Your esteemed favor of January 2d, relative to the reserve basis of this Company, has been duly received. All policies issued by the Company prior to the year 1901 and part of those issued during 1901 are valued on the Combined Experience Table of Mortality with interest at 4%. All other policies are valued upon the American Table with interest at $3\frac{1}{2}\%$. Policies issued prior to the year 1908 are taken with one year preliminary term; those issued in 1908 and subsequent are on the preliminary term modified to Ordinary Life, with the exception of the Twenty Payment Life Plan, which is valued as preliminary term.

Yours very truly,

(Signed) T. A. Phillips,

Secretary-Actuary.

MISSOURI STATE LIFE INSURANCE COMPANY

St. Louis, Dec. 30th, 1914.

Actuaries' 4% on all policies dated prior to 1901, and on all other policies originally issued by the Company and bearing date prior to 1906.

American 3% on all Participating Life and Endowment policies originally issued by the Company and bearing date subsequent to December 31st, 1905, except Guaranteed Paid-up Additions Policies.

American $3\frac{1}{2}\%$ on all policies dated subsequent to December 31st, 1900, except as noted above.

Yours very truly,

(Signed) George Graham,

Actuary.

MUTUAL BENEFIT LIFE INSURANCE COMPANY

Newark, N. J., Dec. 18, 1911.

In computing our policy liabilities as of December 31, 1911, all participating policies issued prior to January the 1st, 1900, will be valued according to the American Experience Table of Mortality with $3\frac{1}{2}\%$ interest. The policies issued since December 31, 1899, and all non-participating policies will be valued according to the same table with 3% interest. All annuity contracts will be valued by the McClintock Table with 3% interest.

Yours truly,

(Signed) Percy C. H. Papps.

MUTUAL LIFE INSURANCE COMPANY

New York, January 5, 1912.

Reserve Bases:

1. American $3\frac{1}{2}\%$ for all policies issued prior to January 1, 1907.
2. American 3% for all policies issued on or after January 1, 1907.
3. McClintock $3\frac{1}{2}\%$ for all annuities issued prior to January 1, 1907.
4. McClintock 3% for all annuities issued on or after January 1, 1907.

Yours very truly,

(Signed) George T. Dexter,
Second Vice-President.

NATIONAL LIFE INSURANCE CO., U. S. OF A.

Chicago, Ill., Dec. 4, 1906.

In reply to your favor of the 27th ult., would say that business written by this Company since 1903 is valued on the American $3\frac{1}{2}\%$ basis, and all business issued prior to that time is now valued on the Actuaries' 4% .

Very truly yours, (Signed) E. R. Carter, Actuary.

NATIONAL LIFE INSURANCE COMPANY

Montpelier, Vt., Nov. 27, 1906.

In reply to your favor of the 23d inst., you are advised that we use the Actuaries' Table of Mortality with 4% interest for reserving insurance policies written prior to January 1, 1901, and the American Table with 3% interest for reserving policies issued on or after that date. Our Annuity contracts are reserved according to McClintock's Annuity Tables, with interest at $3\frac{1}{2}\%$. Yours truly,

(Signed) C. E. Moulton, Actuary.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

Boston, Dec. 30, 1907.

I have your letter of December 28, in regard to the reserve values reported by the New England Mutual Life Insurance Company to the Insurance Department.

The Company adopted the American $3\frac{1}{2}\%$ basis for reserve January 1, 1901. All business written before that date is valued by the Combined Experience Table of Mortality with 4% interest. All business written since that date and up to January, 1908, is valued on the American $3\frac{1}{2}\%$.

The Company will report this year deferred annuities and joint life policies valued on the American 3% Table, and after the first of January, 1908, all new business of the Company will be written on the American 3% reserve basis.

Yours very truly,

(Signed) Herbert B. Dow, Actuary.

NEW YORK LIFE INSURANCE COMPANY

New York, N. Y., Dec. 27, 1915.

With reference to our letter of December 17th, the basis of the Company's reserves is as follows:

Insurances:

1. American Experience table and 3% on all insurances except those specified under 2.
2. Double American Experience table and 3% on tropical insurances and those on impaired lives. Sesqui American Experience table and 3% on semi-tropical insurances and those on partially impaired lives.

Annuities:

3. McClintock's Annuity table and 3%.

Yours truly,

(Signed) William Young,
Assistant Actuary.

NORTH AMERICAN LIFE INSURANCE COMPANY

Chicago, Dec. 4, 1912.

On policy forms now in use, reserves are computed according to Illinois standard, modified preliminary term American Experience $3\frac{1}{2}$ %, with an additional reserve on Whole Life policies to provide for cash values equal to level premium reserves at the end of twenty years.

Policies in force on forms issued by the North American Life Insurance Company of Newark, New Jersey, are valued according to the New Jersey standard, Modified American Experience $3\frac{1}{2}$ %.

Yours very truly,

(Signed) Wm. O. Morris, Actuary.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

Milwaukee, Jan. 3, 1908.

With reference to the reserves held by the Northwestern, I advise that the Company is reserving in accordance with the Actuaries' table of mortality and 4% interest on policies issued prior to February 1, 1899, and in accordance with the American table and 3% on policies issued on and after that date.

Yours truly,

(Signed) F. C. Hemsing,
Assistant Actuary.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY

1901 to 1906 Actuaries' 4% reserve; July 1, 1906, and thereafter, American $3\frac{1}{2}$ % table used.

OCCIDENTAL LIFE INSURANCE COMPANY

Los Angeles, Cal., Dec. 7, 1915.

With regard to the matter of reserve basis we have to state that our policies are valued principally on the American Experience $3\frac{1}{2}\%$ Preliminary Term plan. As the Company's business is mostly on the Life forms our Reserves conform to the Illinois Standard of Valuation, except as regards less than 12% of the business, mostly 20-Year Endowment.

Yours very truly,

(Signed) F. M. Hope, Actuary.

PACIFIC MUTUAL LIFE INSURANCE COMPANY

Los Angeles, Nov. 18, 1907.

The Pacific Mutual Life Insurance Company's basis of valuation is as follows:

Business written from January 1, 1868, to December 31, 1900, on Actuaries' 4%.

Business written from January 1, 1901, to December 31, 1907, on American $3\frac{1}{2}\%$, with exception of "Annual Dividend" policies, which are valued on American 3%.

All Participating business issued after January 1, 1908, will be valued on American 3% and Non-participating business on American $3\frac{1}{2}\%$. Yours very truly,

The Pacific Mutual Life Insurance Co. of California.

By John F. Roche,

Second Vice President and Actuary.

PAN-AMERICAN LIFE INSURANCE COMPANY

New Orleans, La., Dec. 8, 1915.

The Company values its business in this country on the American Experience $3\frac{1}{2}\%$ Preliminary Term, and on the Modified Preliminary Term basis with interest at $3\frac{1}{2}\%$.

Yours very truly,

(Signed) Isaac Davenport,

Actuary and Auditor.

PENN MUTUAL LIFE INSURANCE COMPANY

Philadelphia, February 10, 1913.

With reference to the reserve basis we would state that the Company's reserve on all its Life business is now American 3%.

Yours truly,

(Signed) J. Burnett Gibb, Actuary.

PHILADELPHIA LIFE INSURANCE COMPANY

Philadelphia, Pa., Dec. 16, 1907.

I have your favor of the 13th instant. This Company started business in October, 1905. All of its business is valued on American Experience $3\frac{1}{2}\%$ reserve.

Yours very truly,

(Signed) Ernest Blehl, Actuary.

PHOENIX MUTUAL LIFE INSURANCE COMPANY

Hartford, Conn., Dec. 21, 1911.

Replying to your letter of December 16, I would say that the reserve under our regular policies back of January 1, 1901, is on the Actuaries' 4% table. Since January 1, 1901, our participating insurance is on the American 3% table. What little non-participating insurance we have done is on the American 3½% table.

All paid-up life policies issued previous to January 1, 1901, are on the Actuaries' 4%. Paid-up life policies issued since 1901 are on the American 3½% basis, except those issued in lieu of running policies dated after January 1, 1907, which latter have been placed on the American 3% basis. All paid-up endowments have been placed on the American 3½% table, except those issued in lieu of running policies dated after January 1, 1907, which have been placed on the American 3% basis. All extended insurance is on the American 3% reserve; dividend additions credited to policies back of 1901 on the Actuaries' 4% reserve, and dividend additions credited on policies issued since January 1, 1901, on the American 3% reserve.

Very truly yours,

(Signed) H. N. Kaufman,
Assistant Actuary.

PITTSBURGH LIFE & TRUST COMPANY

Pittsburgh, Pa., January 15, 1915.

If you desire to refer to this Company's basis of valuing policies, you might do so by stating that the Company's business has been valued on the American 3% and 3½% Modified Preliminary Term basis as of the Ordinary Life premium to January 1, 1912; from January 1, 1912, to August, 1914, the American 3½% full level premium basis; and since that date on the American 3½% modified preliminary term as of the Ordinary Life.

Very truly yours,

(Signed) W. C. Baldwin,
President.

PRESBYTERIAN MINISTERS' FUND

Philadelphia, Pa., Nov. 16, 1907.

Beginning with January 1, 1903, we went under contract with our policyholders on the American 3% basis, but it still remains that the Insurance Department calculates our reserves on the Actuaries' 4%, i. e., all business issued prior to January 1, 1901; and on the American 3½% on all business issued 1901-1903 and 3% on all business issued since January 1, 1903.

Very truly yours,

(Signed) P. S. Allen,
President and Actuary.

PROVIDENT LIFE & TRUST COMPANY

Philadelphia, Pa., March 3, 1915.

Insurance Fund Reserve on all business computed by American Table $3\frac{1}{2}\%$.

(Signed) William S. Ashbrook,
Agency Secretary.

PRUDENTIAL INSURANCE COMPANY

Policies issued prior to 1901 are valued according to the Combined Experience Table of Mortality with 4% interest; January 1, 1901, to August 1, 1907, according to the American Experience Table with 3%; August 1, 1907, and thereafter, American $3\frac{1}{2}\%$.

RELIANCE LIFE INSURANCE COMPANY

Pittsburgh, Dec. 17, 1909.

The clause relative to our reserved basis should also be changed as we have been issuing policies on the American Experience Table of Mortality with $3\frac{1}{2}\%$ basis since July 1, 1909.

Very truly yours,

(Signed) H. G. Scott,
Vice President and Secretary.

[American 3% basis prior to July 1, 1909.—Editor.]

RESERVE LOAN LIFE INSURANCE COMPANY

Indianapolis, Ind., February 19, 1915.

This Company commenced business March, 1897, and the reserves are computed on the Actuaries' 4% up to January 1, 1905. Since this date they are computed on the American $3\frac{1}{2}\%$.

Yours very truly,

(Signed) G. L. Stayman, Secretary.

**ROYAL UNION MUTUAL LIFE INSURANCE
COMPANY**

Adopted the 4% basis when organized in 1886; $3\frac{1}{2}\%$ reserve adopted October 1, 1907.

SCANDIA LIFE INSURANCE COMPANY

Chicago, Nov. 26, 1910.

Our reserve basis is on the $3\frac{1}{2}$ American Experience Table, and has been so from the start.

Respectfully yours,

Scandia Life Insurance Company.

By C. H. Boman, Secretary.

SECURITY MUTUAL LIFE INSURANCE COMPANY

Binghamton, N. Y., December 16, 1915.

Replying to your favor of the 3rd inst. beg to advise that this Company values its policies as follows:

Issues prior to January 1, 1901—Combined 4%, except Endowments American 3%.

Issues of 1901, American $3\frac{1}{2}$ %, except Endowments 3%.

From January 1, 1902, to June 1, 1915, American 3%, except Probable Lives—American $3\frac{1}{2}$ %.

On and after June 1, 1915, all policies are valued in accordance with the Select and Ultimate Method—American 3%.

Very truly yours,

(Signed) F. R. Brunner,

Assistant Actuary.

SOUTHERN STATES LIFE INSURANCE COMPANY

Atlanta, Ga., Jan. 6, 1915.

The rates on our participating policies are all calculated on a $3\frac{1}{2}$ % basis, but our non-participating policies are figured on a 4% basis.

Yours very truly,

(Signed) Robert F. Moore,

Agency Secretary.

STATE LIFE INSURANCE COMPANY

Indianapolis, Ind., Dec. 22, 1910.

As to the reserve basis of the State Life, all business written prior to January 1, 1901, is valued on the Actuaries' Table with 4% interest. All business written since that date is on the American Experience Table and 3%, except the non-participating business issued since January 1, 1908, which is on the basis of the American Experience Table and $3\frac{1}{2}$ % interest.

Yours very truly,

(Signed) W. S. Wynn,

Secretary.

STATE MUTUAL LIFE ASSURANCE COMPANY

Worcester, Mass., January 12, 1909.

This Company's basis of reserve on policies issued up to and including December 31, 1900, is the Actuaries' Table of Mortality and 4% interest; from January 1, 1901, to December 31, 1907, inclusive, the American Experience Table of Mortality and 3½% interest; since January 1, 1908, the American Experience Table of Mortality and 3% interest.

Yours very truly,

(Signed) Edgar C. Fowler,
Superintendent of Agencies.

SUN LIFE ASSURANCE COMPANY OF CANADA

Montreal, Dec. 26, 1913.

For Assurances the present valuation basis used by the Company is the Om. (5) Table with 3½% interest for all policies issued prior to 31st December, 1902, and the Om. (5) Table with 3% interest for all policies issued since that date.

For Annuities the British Offices Life Annuity Tables O (am) and O (af) with 3½% interest are used.

Yours faithfully,

(Signed) Arthur B. Wood, Actuary.

TRAVELERS INSURANCE COMPANY

Hartford, Conn., Dec. 15, 1910.

Answering yours of the 12th inst., relative to a statement of the life reserves held by this Company.

Upon January 1, 1901, the Travelers placed its entire life business on a 3½% basis of interest, according to the American Experience Table of Mortality. Previous to that time, for a great many years, the reserve had been based upon the Combined Experience Table of Mortality with 4% interest.

Since January 1, 1900, our entire non-participating issues have been placed on at least an American Experience 3½% reserve.

The participating business issued by the Company from the years 1903 to 1906, inclusive, has been based on the American Experience with 3% interest.

There are certain small groups of policies which do not follow the general rule, but the reserves on each of such cases is on a higher basis than that stated.

Sincerely yours,

(Signed) Edward B. Morris,
Assistant Actuary.

UNION CENTRAL LIFE INSURANCE COMPANY

Cincinnati, Ohio, Jan. 17, 1908.

In regard to the reserve basis, we value all our business issued since January 1, 1901, upon the American 3½% basis.

Our premium rates to correspond with this basis, however, were not changed until January 1, 1902. The business prior to 1901 is valued upon the Actuaries' 4% Table.

Very truly,

(Signed) John D. Sage,
Secretary.

UNION MUTUAL LIFE INSURANCE COMPANY

Portland, Me., Dec. 5, 1906.

Answering yours of the 28th ult., this Company adopted the American 3% basis for valuation of reserves on January 1, 1901. Prior to that time the Actuaries' 4% basis was used. Only new business written since January 1, 1901, is reported on the 3% basis.

In the form of table which you outline, these facts could be set forth as follows:

On business written prior to December 31, 1900, Actuaries' 4% reserve.

On business written since January 1, 1901, American 3% reserve.

Yours truly,
(Signed) Sylvan B. Phillips,
Assistant Secretary.

UNITED STATES ANNUITY & LIFE INSURANCE COMPANY

Chicago, Nov. 25, 1910.

In answer to your favor of the 17th inst., we have to say that this Company commenced in February, 1906; that the premium rates were computed upon the Actuaries' Table at 4% interest from the year 1906 to 1907, both inclusive, and by the American Table at 3½% from the year 1908 down to date. The reserves are now computed upon the same basis as above stated for the policies issued in those years.

Very truly yours,

(Signed) Lucius McAdam,
Actuary.

UNITED STATES LIFE INSURANCE COMPANY

New York, N. Y., Dec. 5, 1906.

Replying to your favor of the 30th ult., we would say that the Company adopted the American 3½% basis of valuation January 1, 1901, and all its business prior to that date is valued on the Actuaries' 4% basis.

Very truly yours,

(Signed) Geo. W. Hubbell,
Actuary.

VOLUNTEER STATE LIFE INSURANCE CO.

Chattanooga, Tenn., Feb. 18th, 1913.

Company commenced business November 3, 1903, and until April 1, 1912, had its reserve calculated on the Actuaries' 4% basis; since April 1, 1912, on the American 3½% basis.

Yours very truly,

(Signed) W. C. Stacy,
Secretary.

WEST COAST-SAN FRANCISCO LIFE INSURANCE COMPANY

San Francisco, Cal., Dec. 9, 1915.

The reserve basis on all business written by this Company is the American Experience Table of Mortality with 3½% interest on the preliminary term plan modified on the 20 Payment Life policy.

Sincerely yours,

(Signed) Geo. H. Beaudry,
Actuary.

WESTERN STATES LIFE INSURANCE CO.

San Francisco, Cal., Feb. 19, 1915.

In compliance with your request for statement regarding our reserve basis, beg to say that the reserves on this Company's policies are based on the American Experience Table of Mortality and 3½% interest, Illinois Standard.

Yours very truly,

(Signed) Frederic S. Withington,
Secretary and Actuary.

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	\$ 1	\$ 24	\$ 66	\$115	\$167	\$18	\$ 70	\$171	\$292	\$429	\$56	\$174	\$402	\$676	\$930
17	2	25	68	120	173	19	72	175	297	437	56	174	402	676	930
18	2	26	71	124	180	19	73	178	302	445	56	174	402	676	930
19	3	27	74	129	187	20	75	182	308	453	56	174	402	676	930
20	3	28	77	134	194	20	76	185	314	461	56	174	402	676	930
21	4	29	80	139	201	21	78	189	320	470	56	174	402	676	930
22	4	30	83	144	208	21	79	192	326	479	56	174	402	676	930
23	5	32	86	150	216	22	81	196	332	488	56	174	402	676	930
24	5	34	90	156	224	22	83	200	339	497	56	174	402	676	930
25	5	36	94	162	233	23	85	204	345	507	56	174	402	676	930
26	6	37	98	168	241	23	87	208	352	516	56	174	402	675	930
27	6	39	102	174	250	24	89	213	359	526	56	174	402	675	930
28	7	41	106	181	259	24	91	217	366	537	56	174	402	675	930
29	7	43	110	188	269	25	93	222	373	547	56	174	402	675	930
30	8	45	115	195	279	26	95	226	381	558	56	174	401	675	930
31	9	47	120	203	289	26	97	231	389	569	56	174	401	675	929
32	9	49	125	211	299	27	99	235	396	579	56	174	401	675	929
33	10	51	130	219	310	28	102	240	404	591	56	174	401	674	929
34	10	54	135	227	320	29	104	245	412	602	56	174	401	674	929
35	11	57	141	236	331	30	106	250	420	613	56	174	401	674	929
36	12	59	147	245	343	31	108	255	429	625	56	175	401	674	929
37	13	62	153	254	354	31	111	261	437	636	56	175	401	674	929
38	14	65	159	263	366	32	113	266	445	648	56	175	401	673	928
39	15	68	165	272	377	32	116	272	454	659	56	175	401	673	928
40	15	71	172	282	389	33	118	277	462	671	56	175	402	673	928
41	16	74	179	292	401	34	121	283	471	682	56	175	402	672	928
42	17	77	186	302	413	35	123	289	479	694	56	175	402	672	927
43	18	80	193	312	426	36	126	294	487	706	56	175	402	671	927
44	19	84	200	322	438	36	128	300	495	717	56	175	402	671	926
45	20	88	207	333	450	37	131	305	504	729	56	176	402	670	926
46	21	91	214	343	463	38	133	311	512	740	55	176	401	669	925
47	22	95	222	354	475	39	136	316	519	752	55	176	401	668	925
48	23	98	230	365	488	40	138	321	527	763	55	176	401	667	924
49	24	102	238	376	501	41	141	326	535	774	55	176	401	666	923
50	26	106	246	387	514	41	144	331	542	785	55	176	401	665	923
51	27	110	254	398	527	42	146	336	549	796	54	176	400	663	922
52	29	114	262	409	540	42	149	341	556	807	54	176	400	662	921
53	31	118	270	421	554	43	151	346	562	817	54	176	399	660	920
54	33	122	278	432	569	44	154	350	568	828	53	176	399	658	918
55	35	127	287	444	584	45	156	355	574	839	53	176	398	656	917
56	37	131	296	456	601	46	159	359	580	850	52	176	398	654	915
57	39	135	305	469	619	48	161	363	585	861	53	176	397	651	914
58	41	140	314	482	640	49	163	367	590	873	53	176	396	649	912
59	44	146	323	496	664	51	165	371	595	885	54	176	395	646	910
60	46	152	332	511	692	52	168	374	599	899	55	176	394	642	908

804 AMERICAN CENTRAL LIFE INS. CO., INDIANAPOLIS, IND.

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	\$14	\$58	\$144	\$249	\$378	\$62	\$174	\$394	\$665	\$927
17	14	59	147	254	385	62	178	398	665	927
18	14	60	150	260	393	61	173	393	664	927
19	14	61	153	265	402	61	173	393	664	927
20	15	63	156	271	410	61	173	393	664	927
21	15	64	160	276	419	61	172	393	664	927
22	15	66	163	282	428	60	172	392	664	927
23	16	67	167	289	437	60	172	392	663	927
24	16	69	171	295	446	60	172	392	663	927
25	17	70	175	301	456	60	171	392	663	926
26	17	72	179	308	466	59	171	391	663	926
27	17	73	183	315	476	59	171	391	663	926
28	18	75	187	322	487	59	171	391	662	926
29	18	77	191	330	498	58	170	391	662	926
30	19	79	196	337	508	58	170	390	662	926
31	19	81	200	345	520	58	170	390	661	926
32	19	83	205	353	531	57	169	390	661	926
33	20	85	210	361	543	57	169	389	661	926
34	20	87	215	369	554	56	169	389	660	925
35	21	89	220	377	566	56	168	389	660	925
36	22	91	225	386	578	56	168	389	660	925
37	22	93	231	394	590	55	168	388	659	925
38	23	96	236	403	602	55	168	388	659	924
39	23	98	242	411	615	54	167	388	658	924
40	24	101	247	420	627	54	167	388	658	924
41	24	103	253	429	639	53	167	387	657	924
42	25	106	259	437	652	53	167	387	656	923
43	26	108	264	446	664	52	166	387	656	923
44	26	111	270	455	676	52	166	387	655	922
45	27	114	276	463	688	51	166	386	654	922
46	28	116	281	471	700	51	166	386	653	921
47	29	119	287	479	712	50	166	385	652	920
48	29	122	292	487	724	50	166	385	650	920
49	30	124	298	495	736	49	165	384	649	919
50	31	127	303	503	747	49	165	384	647	918
51	31	130	308	510	758	48	165	383	645	917
52	32	132	313	517	769	48	165	383	644	916
53	33	135	318	523	780	48	165	382	642	914
54	33	137	323	530	790	47	165	382	639	913
55	34	140	327	535	800	47	165	381	637	912
56	35	143	332	541	811	.....	.....	.....	.....	.....
57	36	145	336	545	821	.....	.....	.....	.....	.....
58	36	148	340	550	831	.....	.....	.....	.....	.....
59	37	150	344	553	840	.....	.....	.....	.....	.....
60	38	153	347	557	850	.....	.....	.....	.....	.....

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of					20-Premiums Life (End't at 85) end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$11	\$ 22	\$ 62	\$115	\$171	\$25	\$ 53	\$152	\$272	\$411	\$79	\$156	\$382	\$661	\$926
21	12	23	65	119	178	25	54	155	277	420	79	155	382	661	926
22	12	25	68	124	185	26	55	159	283	429	78	155	382	660	926
23	13	26	71	130	192	26	57	162	289	438	78	155	382	660	926
24	13	27	74	135	200	27	58	166	296	448	78	155	381	660	925
25	14	28	78	141	208	28	60	170	302	457	78	154	381	660	925
26	14	29	81	147	217	28	62	174	309	468	77	154	381	660	925
27	15	30	85	153	226	29	63	178	316	478	77	154	381	659	925
28	16	31	89	159	235	30	65	182	323	489	77	153	380	659	925
29	16	33	93	166	244	30	67	187	331	499	76	153	380	659	925
30	17	34	97	173	254	31	69	191	338	510	76	153	380	658	925
31	18	36	102	180	264	32	71	196	346	522	75	152	379	658	925
32	18	37	106	188	274	33	73	201	354	533	75	152	379	658	925
33	19	39	111	195	284	33	75	206	362	545	75	152	379	658	924
34	20	40	116	203	295	34	77	210	370	557	74	151	379	657	924
35	21	42	121	212	306	35	79	216	379	569	74	151	378	657	924
36	22	44	127	220	317	36	81	221	387	581	74	151	378	656	924
37	23	46	132	229	328	37	83	226	396	593	73	150	378	656	924
38	24	49	138	238	340	38	86	232	405	606	73	150	378	656	923
39	25	52	145	247	351	39	88	238	413	618	73	150	377	655	923
40	26	54	151	257	363	40	91	244	422	631	72	150	377	655	923
41	27	57	157	266	375	41	93	249	431	643	72	150	377	654	923
42	28	60	164	276	387	42	96	255	440	656	72	150	377	653	923
43	30	64	171	286	400	43	99	261	449	668	71	150	377	653	923
44	31	67	178	296	412	44	101	266	457	681	71	149	376	652	921
45	32	70	185	306	424	45	104	272	466	694	71	149	376	651	921
46	33	74	192	316	437	47	107	278	475	706	71	149	376	650	920
47	35	77	199	327	450	48	110	283	483	719	71	149	376	649	919
48	36	81	207	337	462	49	112	289	491	731	70	149	375	647	919
49	38	84	215	348	475	51	115	295	499	743	70	149	375	646	918
50	39	88	222	359	488	52	118	300	507	755	70	149	374	644	917
51	41	92	230	370	502	54	120	305	515	767	70	149	374	643	916
52	42	96	238	381	515	55	123	311	522	779	70	150	374	641	916
53	44	100	247	393	529	56	126	316	529	791	70	150	373	639	915
54	46	104	255	404	544	58	129	321	536	803	70	150	373	637	915
55	48	108	264	416	560	59	131	326	543	815	70	150	373	635	911
56	51	112	272	428	577	61	134	331	549	828	70	151	372	632	909
57	53	117	281	441	596	62	137	335	554	840	71	151	372	629	907
58	55	121	290	454	617	64	140	340	560	854	71	152	371	626	905
59	58	126	300	468	642	65	142	344	565	868	71	152	371	623	905
60	60	131	309	483	672	67	145	348	570	883	72	153	370	619	900

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.
1	814	868	9144	9249	9378	802	8174	8394	8665	8927	802	8174	8394	8665	8927
2	14	56	147	254	388	62	172	333	605	927	62	172	333	605	927
3	14	60	150	266	398	61	173	333	604	927	61	173	333	604	927
4	14	61	152	266	402	61	173	333	604	927	61	173	333	604	927
5	15	63	156	271	410	61	173	333	604	927	61	173	333	604	927
6	15	64	160	276	419	61	172	333	604	927	61	172	333	604	927
7	15	66	163	282	428	60	172	333	604	927	60	172	333	604	927
8	16	67	167	289	437	60	172	333	603	927	60	172	333	603	927
9	16	69	171	295	446	60	172	333	603	927	60	172	333	603	927
10	17	70	175	301	456	60	171	332	603	926	60	171	332	603	926
11	17	72	179	306	466	59	171	331	603	926	59	171	331	603	926
12	17	73	183	315	476	59	171	331	603	926	59	171	331	603	926
13	18	75	187	322	487	59	171	331	603	926	59	171	331	603	926
14	18	77	191	330	498	58	170	331	602	926	58	170	331	602	926
15	19	79	196	337	506	58	170	330	602	926	58	170	330	602	926
16	19	81	200	345	520	58	170	330	601	926	58	170	330	601	926
17	19	83	205	353	531	57	169	330	601	926	57	169	330	601	926
18	20	85	210	361	543	57	169	330	601	926	57	169	330	601	926
19	20	87	215	369	554	56	169	330	600	925	56	169	330	600	925
20	21	89	220	377	566	56	168	330	600	925	56	168	330	600	925
21	22	91	225	386	578	56	168	330	600	925	56	168	330	600	925
22	22	93	231	394	590	55	168	330	600	925	55	168	330	600	925
23	23	96	238	408	602	55	168	330	600	924	55	168	330	600	924
24	23	98	243	411	615	54	167	330	600	924	54	167	330	600	924
25	24	101	247	420	627	54	167	330	600	924	54	167	330	600	924
26	24	103	253	429	639	53	167	330	600	924	53	167	330	600	924
27	25	106	259	437	652	53	167	330	600	923	53	167	330	600	923
28	26	108	264	446	664	53	166	330	600	923	53	166	330	600	923
29	26	111	270	455	676	52	166	330	600	922	52	166	330	600	922
30	27	114	276	463	688	51	166	330	600	922	51	166	330	600	922
31	28	116	281	471	700	51	166	330	600	921	51	166	330	600	921
32	29	119	287	479	712	50	166	330	600	920	50	166	330	600	920
33	29	122	292	487	724	50	166	330	600	920	50	166	330	600	920
34	30	124	298	495	736	49	165	330	600	919	49	165	330	600	919
35	31	127	303	503	747	49	165	330	600	918	49	165	330	600	918
36	31	130	308	510	759	48	165	330	600	917	48	165	330	600	917
37	32	132	313	517	769	48	165	330	600	916	48	165	330	600	916
38	33	135	318	525	780	48	165	330	600	914	48	165	330	600	914
39	33	137	323	530	790	47	165	330	600	913	47	165	330	600	913
40	34	140	327	535	800	47	165	330	600	912	47	165	330	600	912
41	35	143	332	541	811	47	165	330	600	911	47	165	330	600	911
42	36	145	336	546	821	47	165	330	600	910	47	165	330	600	910
43	36	148	340	550	831	47	165	330	600	909	47	165	330	600	909
44	37	150	344	553	840	47	165	330	600	908	47	165	330	600	908
45	38	153	347	557	850	47	165	330	600	907	47	165	330	600	907

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	\$9 24	\$87 78	\$119 68	\$174 90	\$32 91	\$160 03	\$275 39	\$410 08	\$92 29	\$391 50	\$668 10	\$927 28
21	10 04	70 82	124 61	181 94	33 84	163 60	281 29	418 09	92 28	391 43	666 00	927 24
22	10 89	74 00	129 76	189 28	34 81	167 30	287 33	427 62	92 27	391 38	665 91	927 20
23	11 79	77 32	135 13	196 90	35 83	171 12	293 66	436 81	92 27	391 32	665 81	927 15
24	12 72	80 79	140 72	204 82	36 88	175 07	300 13	446 28	92 27	391 27	665 70	927 10
25	13 70	84 42	146 54	213 04	37 96	179 14	306 79	456 00	92 27	391 21	665 59	927 04
26	14 72	88 21	152 60	221 57	39 07	183 34	313 65	466 00	92 28	391 16	665 46	926 98
27	15 79	92 17	158 92	230 40	40 23	187 67	320 70	476 26	92 28	391 11	665 34	926 91
28	16 91	96 31	165 50	239 53	41 42	192 14	327 96	486 77	92 30	391 06	665 20	926 84
29	18 09	100 63	172 35	248 95	42 66	196 74	335 42	497 52	92 32	391 01	665 06	926 76
30	19 33	105 14	179 47	258 64	43 94	201 47	343 07	508 49	92 35	390 98	664 91	926 67
31	20 62	109 84	186 88	268 59	45 25	206 33	350 92	519 67	92 38	390 94	664 76	926 58
32	21 97	114 74	194 54	278 79	46 61	211 34	358 95	531 04	92 42	390 92	664 60	926 47
33	23 39	119 86	202 49	289 22	48 02	216 48	367 16	542 58	92 47	390 91	664 44	926 36
34	24 89	125 20	210 70	299 88	49 47	221 77	375 52	554 30	92 54	390 94	664 28	926 22
35	26 45	130 76	219 15	310 75	50 97	227 19	384 02	566 15	92 63	390 99	664 10	926 07
36	28 07	136 55	227 82	321 80	52 51	232 75	392 64	578 13	92 73	391 07	663 89	925 90
37	29 78	142 56	236 72	333 04	54 10	238 42	401 35	590 22	92 85	391 17	663 66	925 72
38	31 55	148 79	245 82	344 43	55 73	244 22	410 14	602 39	92 99	391 31	663 40	925 51
39	33 43	155 25	255 13	355 97	57 42	250 13	418 99	614 63	93 17	391 48	663 11	925 27
40	35 39	161 89	264 62	367 63	59 17	256 10	427 87	626 92	93 38	391 66	662 78	925 01
41	37 45	168 71	274 27	379 39	60 98	262 13	436 77	639 24	93 65	391 85	662 39	924 71
42	39 59	175 68	284 07	391 22	62 83	268 20	445 66	651 55	93 94	392 04	661 94	924 39
43	41 84	182 81	294 00	403 10	64 74	274 28	454 50	663 83	94 28	392 22	661 43	924 00
44	44 15	190 08	304 05	415 00	66 68	280 36	463 28	676 07	94 65	392 39	660 84	923 58
45	46 55	197 47	314 19	426 90	68 67	286 42	471 96	688 24	95 06	392 54	660 17	923 10
46	49 02	204 98	324 41	438 76	70 68	292 44	480 51	700 30	95 50	392 66	659 39	922 57
47	51 54	212 58	334 68	450 55	72 69	298 39	488 91	712 23	95 95	392 75	658 52	922 97
48	54 10	220 28	345 00	462 25	74 70	304 27	497 13	724 01	96 42	392 82	657 53	921 30
49	56 71	228 07	355 34	473 81	76 70	310 06	505 14	735 60	96 89	392 87	656 43	920 58
50	59 37	235 96	365 70	485 23	78 70	315 77	512 92	746 98	97 39	392 92	655 22	919 72
51	62 09	243 93	376 05	496 46	80 72	321 88	520 43	758 13	97 94	392 96	653 88	918 80
52	64 87	251 97	386 37	507 51	82 74	326 88	527 65	769 04	98 53	393 01	652 41	917 77
53	67 71	260 07	396 63	518 42	84 78	332 23	534 64	779 72	99 17	393 07	650 80	916 63
54	70 59	268 22	406 78	529 25	86 82	337 47	541 06	790 18	99 87	393 15	649 03	915 37
55	73 53	276 41	416 82	540 11	88 87	342 56	547 18	800 48	100 62	393 25	647 08	913 98
56	76 53	284 59	426 68	551 10	90 83	347 46	552 83	810 62	101 44	393 35	644 88	912 48
57	79 58	292 76	436 39	562 31	93 01	352 18	557 99	820 64	102 34	393 44	642 42	910 73
58	82 67	300 88	445 98	573 81	95 10	356 67	562 66	830 54	103 30	393 50	639 68	908 86
59	85 78	308 90	455 54	585 64	97 18	360 89	566 67	840 32	104 32	393 49	636 68	906 80
60	88 98	316 81	465 19	597 84	99 28	364 84	570 69	849 97	105 41	393 49	633 47	904 64

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years
15	\$17	\$30	\$68	\$120	\$202	\$29	\$51	\$127	\$230	\$365	\$74	\$147	\$361	\$631	\$900
16	17	30	68	120	202	30	53	131	236	373	74	147	361	631	900
17	17	30	68	120	202	31	54	134	242	382	74	147	361	631	900
18	17	30	68	120	202	32	55	138	248	392	74	147	361	631	900
19	17	30	68	120	202	33	57	142	255	401	74	147	361	631	900
20	17	30	68	120	202	34	59	146	261	411	74	147	361	631	900
21	18	32	70	125	209	34	60	150	268	421	74	147	361	631	900
22	19	33	73	132	217	35	62	155	275	431	74	147	361	631	899
23	20	35	76	138	226	36	63	159	283	441	74	147	361	631	899
24	21	36	80	145	234	37	65	163	291	452	74	147	361	631	899
25	22	38	83	152	243	38	67	168	298	463	74	147	360	630	899
26	23	40	88	159	252	39	69	173	306	474	74	147	360	630	899
27	24	41	93	167	261	41	71	178	315	485	74	147	360	630	899
28	25	43	98	174	270	42	73	184	323	497	74	147	360	630	899
29	26	44	103	182	280	43	74	189	331	509	74	147	361	630	898
30	27	46	109	190	290	44	76	195	339	520	74	147	361	629	898
31	28	48	115	198	300	45	77	200	348	532	74	147	361	629	898
32	29	51	120	206	310	46	81	206	356	545	74	147	361	629	898
33	31	53	126	214	320	48	83	212	365	557	74	148	361	628	897
34	32	55	132	223	331	49	86	218	374	569	75	148	361	628	897
35	33	57	138	231	341	50	89	223	382	582	75	149	361	627	897
36	35	60	145	240	352	52	92	229	391	594	75	149	361	626	896
37	36	62	151	248	363	53	95	235	399	607	76	150	361	626	896
38	38	64	157	257	374	54	98	240	407	619	76	150	361	625	896
39	39	68	163	266	385	56	101	246	416	632	76	150	361	624	895
40	41	70	169	275	397	57	104	251	424	645	77	150	360	623	894
41	43	73	176	283	408	59	106	257	432	657	77	150	360	621	894
42	44	76	182	292	419	60	109	262	440	670	77	151	360	620	893
43	46	79	189	301	431	61	112	267	447	682	77	151	359	619	892
44	48	83	195	310	442	63	115	272	455	694	78	151	359	617	891
45	50	86	202	320	454	64	118	278	462	707	78	151	358	616	890
46	52	90	209	329	465	66	120	283	469	719	78	152	358	614	889
47	54	94	216	338	476	67	123	288	476	731	78	152	358	612	888
48	56	98	224	347	488	69	126	293	483	742	79	152	357	610	887
49	58	102	231	356	499	71	129	297	489	754	79	153	357	608	886
50	60	106	238	365	510	72	132	302	495	765	80	154	357	606	884
51	62	110	245	373	521	73	135	306	500	776	....	....	....	....	....
52	64	114	252	382	532	74	138	311	505	787	....	....	....	....	....
53	67	119	259	391	543	75	140	315	510	797	....	....	....	....	....
54	69	123	266	399	553	76	143	319	514	807	....	....	....	....	....
55	72	127	273	408	563	77	146	322	518	817	....	....	....	....	....

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each,

**Cash or Loan Values on \$1,000 Participating
and Nonparticipating Policies.**

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15	.....	.....	.....	.....	.....	\$20	\$49	\$141	\$244	\$370	\$82	\$167	\$389	\$662	\$926
16	.....	.....	.....	.....	.....	20	50	143	249	377	82	167	388	662	926
17	.....	.....	.....	.....	.....	21	51	146	254	385	82	166	388	661	926
18	.....	.....	.....	.....	.....	21	53	150	259	393	81	166	388	661	926
19	.....	.....	.....	.....	.....	22	54	153	265	401	81	166	388	661	926
20	\$10	\$24	\$67	\$114	\$169	23	55	156	270	410	81	166	387	661	926
21	10	25	69	118	176	23	57	159	276	418	81	165	387	661	926
22	11	26	72	123	183	24	58	163	282	427	80	165	387	660	926
23	11	27	75	129	191	25	60	166	288	436	80	165	387	660	926
24	12	29	79	134	198	25	61	170	294	446	80	165	386	660	926
25	13	30	82	139	206	26	63	174	301	456	80	164	386	660	925
26	13	31	85	145	215	27	64	178	308	466	79	164	386	660	925
27	14	33	89	151	223	28	66	182	315	476	79	164	386	659	925
28	15	35	93	158	232	29	68	186	322	486	79	163	385	659	925
29	16	36	97	164	242	29	69	191	329	497	78	163	385	659	925
30	16	37	101	171	251	29	70	195	337	508	78	163	385	658	925
31	16	39	106	178	261	30	72	200	344	519	78	162	384	658	925
32	17	41	110	186	271	31	74	204	352	531	77	162	384	658	925
33	18	43	115	193	281	32	76	209	360	542	77	162	384	658	924
34	19	45	120	201	291	33	78	214	368	554	77	161	384	657	924
35	20	47	125	209	302	34	80	219	377	566	76	161	383	657	924
36	22	49	130	218	313	35	83	225	385	578	76	161	383	656	924
37	23	52	136	226	324	36	85	230	394	590	76	160	383	656	924
38	24	54	142	235	335	38	87	236	402	602	75	160	383	656	923
39	25	57	148	244	346	39	90	241	411	614	75	160	382	655	923
40	26	59	154	253	358	39	91	247	420	626	75	160	382	655	923
41	27	62	160	262	369	40	94	252	428	639	75	160	382	654	922
42	29	65	167	272	381	42	96	258	437	651	74	160	382	653	922
43	30	68	173	281	392	43	99	264	446	663	74	160	382	653	922
44	32	71	180	291	404	44	102	269	454	676	74	159	381	652	921
45	33	74	187	301	416	46	104	275	463	688	74	159	381	651	921
46	35	77	194	311	427	47	107	281	471	700	74	159	381	650	920
47	37	81	201	321	439	48	110	286	479	712	73	159	381	649	919
48	39	84	208	330	450	50	112	292	487	724	73	159	380	647	919
49	40	88	215	340	462	51	115	297	495	735	73	159	380	646	918
50	41	91	223	350	473	52	116	302	502	746	73	159	379	644	917
51	43	95	230	360	484	53	119	307	509	758	73	159	379	643	916
52	45	99	238	370	495	54	122	312	516	769	73	160	379	641	915
53	47	102	245	380	505	56	124	317	523	779	73	160	378	639	913
54	49	106	253	390	516	57	127	322	529	790	73	160	378	637	912
55	51	110	261	400	527	58	130	327	535	800	73	160	378	635	911
56	53	114	268	409	537	60	132	331	540	810	73	161	377	632	909
57	55	118	276	419	548	61	135	336	545	820	73	161	377	629	907
58	57	122	283	428	560	63	137	340	549	830	74	162	376	626	905
59	60	126	291	437	571	64	140	343	553	840	74	162	376	623	903
60	62	130	298	446	584	65	142	347	556	849	74	163	375	619	900

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	\$ 5 27	\$59 57	107 14	174 90	\$30 12	156 43	270 63	410 03	\$78 28	380 36	657 17	925 33
21	5 86	62 45	111 94	181 94	30 85	159 87	276 46	418 69	78 26	380 28	657 06	925 29
22	6 50	65 46	116 97	189 28	31 61	163 43	282 47	427 62	78 23	380 22	656 95	925 25
23	7 18	68 61	122 21	196 90	32 42	167 10	288 67	436 81	78 22	380 15	656 86	925 20
24	7 88	71 91	127 67	204 82	33 25	170 90	295 05	446 28	78 20	380 09	656 74	925 15
25	8 63	75 36	133 37	213 04	34 10	174 82	301 63	456 00	78 19	380 01	656 62	925 08
26	9 41	78 97	139 30	221 57	34 97	178 86	308 40	466 00	78 18	379 95	656 48	925 02
27	10 23	82 75	145 48	230 40	35 89	183 02	315 35	476 26	78 16	379 89	656 35	924 95
28	11 09	86 70	151 93	239 53	36 83	187 32	322 52	486 77	78 16	379 82	656 20	924 87
29	12 01	90 83	158 65	248 95	37 80	191 75	329 88	497 52	78 16	379 75	656 05	924 79
30	12 97	95 15	165 64	258 64	38 81	196 29	337 42	508 49	78 17	379 71	655 88	924 69
31	13 98	99 65	172 92	268 59	39 84	200 93	345 17	519 67	78 17	379 65	655 72	924 60
32	15 04	104 35	180 45	278 79	40 91	205 78	353 08	531 04	78 18	379 61	655 54	924 48
33	16 16	109 26	188 28	289 22	42 02	210 71	361 18	542 58	78 20	379 57	655 37	924 36
34	17 35	114 40	196 36	299 88	43 16	215 79	369 42	554 30	78 23	379 58	655 19	924 22
35	18 60	119 75	204 68	310 75	44 34	221 00	377 80	566 15	78 28	379 60	654 99	924 06
36	19 89	125 33	213 23	321 80	45 55	226 34	386 29	578 13	78 34	379 65	654 75	923 89
37	21 27	131 12	222 00	333 04	46 80	231 78	394 87	590 22	78 41	379 72	654 50	923 70
38	22 69	137 14	230 98	344 43	48 08	237 34	403 52	602 39	78 50	379 83	654 21	923 48
39	24 22	143 39	240 17	355 97	49 41	243 01	412 22	614 63	78 62	379 96	653 89	923 22
40	25 82	149 81	249 54	367 63	50 79	248 73	420 96	626 92	78 76	380 10	653 52	922 95
41	27 51	156 41	259 08	379 39	52 21	254 50	429 70	639 24	78 96	380 24	653 09	922 64
42	29 27	163 16	268 76	391 22	53 67	260 31	438 43	651 55	79 17	380 37	652 60	922 29
43	31 13	170 07	278 58	403 10	55 18	266 11	447 11	663 83	79 42	380 49	652 03	921 89
44	33 04	177 12	288 52	415 00	56 70	271 91	455 71	676 07	79 69	380 59	651 39	921 45
45	35 04	184 29	298 55	426 90	58 26	277 68	464 21	688 24	80 06	380 66	650 65	920 95
46	37 09	191 57	308 67	438 76	59 84	283 41	472 57	700 30	80 50	380 70	649 80	920 39
47	39 19	198 95	318 84	450 55	61 40	289 05	480 78	712 23	80 95	380 69	648 85	919 76
48	41 32	206 42	329 06	462 25	62 95	294 61	488 79	724 01	81 42	380 65	647 76	919 06
49	43 49	213 99	339 30	473 81	64 48	300 08	496 59	735 60	81 89	380 58	646 56	918 28
50	45 71	221 66	349 57	485 23	66 01	305 46	504 15	746 98	82 39	380 50	645 24	917 40
51	47 98	229 41	359 84	496 46	67 54	310 74	511 44	758 13	82 94	380 39	643 78	916 43
52	50 31	237 24	370 08	507 51	69 07	315 88	518 42	769 04	83 53	380 29	642 18	915 35
53	52 71	245 13	380 26	518 42	70 61	320 90	525 07	779 72	84 17	380 18	640 42	914 15
54	55 59	253 08	390 34	529 25	72 15	325 79	531 33	790 18	84 87	380 08	638 49	912 83
55	58 53	261 07	400 31	540 11	73 87	330 53	537 19	800 48	85 62	379 99	636 37	911 37
56	61 53	269 05	410 11	551 10	.....	.....	.....	.....	.....	.....	.....	.....
57	64 58	277 04	419 76	562 31	.....	.....	.....	.....	.....	.....	.....	.....
58	67 67	284 97	429 29	573 81	.....	.....	.....	.....	.....	.....	.....	.....
59	70 78	292 81	438 81	585 64	.....	.....	.....	.....	.....	.....	.....	.....
60	73 93	300 55	448 43	597 84	.....	.....	.....	.....	.....	.....	.....	.....

CASH OR LOAN VALUES.

**Guaranteed on Ordinary Life (Participating and Non-participating)
Policies of \$1,000 Each.**

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life (Participating and Non-Participating) Policies of \$1,000 each.

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment (Participating and Non-participating) Policies of \$1,000 Each.

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
20	\$4 40	\$76 76	132 94	192 04	\$22 86	184 76	312 68	459 42	\$60 18	403 10	676 06	930 10
21	4 95	79 91	138 00	199 17	23 49	188 38	318 58	468 00	60 17	403 03	675 96	930 06
22	5 54	83 20	143 26	206 58	24 14	192 11	324 65	476 80	60 16	402 97	675 87	930 02
23	6 15	86 64	148 74	214 27	24 82	195 95	330 89	485 83	60 16	402 91	675 77	929 97
24	6 80	90 21	154 43	222 25	25 52	199 89	337 29	495 10	60 16	402 85	675 66	929 92
25	7 47	93 94	160 36	230 50	26 24	203 95	343 88	504 59	60 16	402 79	675 54	929 87
26	8 17	97 83	166 50	239 05	26 97	208 12	350 59	514 30	60 16	402 73	675 42	929 81
27	8 90	101 88	172 90	247 87	27 74	212 40	357 49	524 23	60 17	402 67	675 28	929 74
28	9 67	106 11	179 54	256 99	28 52	216 80	364 56	534 37	60 18	402 62	675 15	929 67
29	10 47	110 51	186 44	266 38	29 33	221 31	371 80	544 70	60 18	402 56	675 00	929 59
30	11 31	115 10	193 61	276 02	30 17	225 94	379 19	555 22	60 21	402 51	674 85	929 50
31	12 19	119 86	201 04	285 90	31 03	230 67	386 75	565 89	60 23	402 47	674 70	929 41
32	13 11	124 83	208 72	296 00	31 91	235 52	394 45	576 71	60 26	402 43	674 53	929 30
33	14 06	130 01	216 66	306 33	32 81	240 49	402 30	587 67	60 29	402 41	674 36	929 19
34	15 08	135 40	224 86	316 86	33 75	245 58	410 27	598 74	60 34	402 42	674 19	929 05
35	16 13	141 01	233 28	327 58	34 72	250 78	418 33	609 92	60 40	402 45	674 00	928 91
36	17 23	146 83	241 92	338 48	35 71	256 10	426 48	621 18	60 47	402 51	673 78	928 74
37	18 38	152 86	250 76	349 53	36 72	261 51	434 69	632 51	60 55	402 59	673 54	928 56
38	19 57	159 11	259 79	360 72	37 77	267 01	442 94	643 89	60 64	402 70	673 27	928 35
39	20 83	165 57	269 01	372 04	38 84	272 59	451 22	655 30	60 76	402 84	672 96	928 12
40	22 14	172 20	278 40	383 47	39 95	278 23	459 51	666 72	60 90	402 93	672 61	927 86
41	23 53	179 01	287 94	394 98	41 10	283 90	467 78	678 13	61 08	403 14	672 20	927 57
42	24 97	185 96	297 61	406 55	42 29	289 58	475 99	689 50	61 28	403 28	671 74	927 24
43	26 47	193 06	307 40	418 14	43 50	295 26	484 15	700 83	61 51	403 41	671 20	926 87
44	28 03	200 28	317 29	429 75	44 74	300 91	492 21	712 08	61 77	403 53	670 58	926 45
45	29 65	207 62	327 27	441 35	46 00	306 52	500 15	723 24	62 05	403 62	669 88	925 98
46	31 32	215 06	337 30	452 90	47 28	312 06	507 94	734 27	62 36	403 67	669 08	925 45
47	33 03	222 59	347 39	464 37	48 58	317 53	515 55	745 16	62 69	403 70	668 17	924 86
48	34 77	230 21	357 49	475 73	49 87	322 91	522 96	755 88	63 02	403 69	667 15	924 20
49	36 53	237 91	367 62	486 96	51 15	328 19	530 15	766 41	63 36	403 66	666 01	923 46
50	38 33	245 69	377 76	498 04	52 42	333 37	537 10	776 73	63 71	403 61	664 75	922 64
51	40 17	253 55	387 88	508 93	53 71	338 43	543 77	786 82	64 10	403 55	663 36	921 72
52	42 05	261 47	397 96	519 63	55 01	343 37	550 14	796 67	64 52	403 49	661 83	920 71
53	43 97	269 44	407 97	530 19	56 31	348 18	556 18	806 28	64 96	403 43	660 17	919 58
54	45 92	277 46	417 87	540 68	57 61	352 85	561 84	815 69	65 45	403 37	658 33	918 33
55	47 91	285 50	427 64	551 19	58 93	357 37	567 10	824 93	65 98	403 33	656 29	916 95
56	49 94	293 53	437 25	561 83	.....	.....	.....	.....	.....	.....	.....	.....
57	52 01	301 54	446 70	572 69	.....	.....	.....	.....	.....	.....	.....	.....
58	54 11	309 50	456 02	583 83	.....	.....	.....	.....	.....	.....	.....	.....
59	56 23	317 35	465 32	595 28	.....	.....	.....	.....	.....	.....	.....	.....
60	58 37	325 10	474 71	607 12	.....	.....	.....	.....	.....	.....	.....	.....

820 CONTINENTAL LIFE INS. CO., SALT LAKE CITY, UTAH.

Cash or Loan Values on \$1,000 Participating Policies.

**Cash or Loan Values on \$1,000 Participating
Policies.**

822 EQUITABLE LIFE INS. CO. OF IOWA, DES MOINES, IOWA.

**Cash or Loan Values on \$1,000 Participating and Nonparticipating
Policies.**

**Cash or Loan Values on \$1,000 Participating and
Nonparticipating Policies.**

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
21	\$10 26	\$68 79	\$118 93	\$176 63	\$23 10	\$157 54	\$276 45	\$418 69	\$79 24	\$384 68	\$661 17	\$926 20
22	10 70	71 69	123 87	183 79	23 62	160 98	282 42	427 62	78 95	384 41	660 94	926 11
23	11 16	74 73	129 02	191 23	24 15	164 55	288 59	436 81	78 64	384 17	660 74	926 05
24	11 64	77 90	134 39	198 97	24 70	168 23	294 94	446 28	78 34	383 90	660 51	925 96
25	12 14	81 21	139 96	206 99	25 27	172 02	301 49	456 00	78 01	383 63	660 29	925 90
26	12 67	84 67	145 81	215 33	25 86	175 92	308 24	466 00	77 69	383 33	660 06	925 79
27	13 23	88 30	151 88	223 95	26 46	179 96	315 13	476 26	77 35	383 07	659 79	925 68
28	13 80	92 08	158 21	232 88	27 09	184 13	322 26	486 77	77 00	382 77	659 50	925 60
29	14 42	96 02	164 80	242 09	27 74	188 41	329 58	497 52	76 65	382 47	659 22	925 49
30	15 06	100 14	171 65	251 57	28 41	192 84	337 08	508 49	76 30	382 17	658 93	925 38
31	14 68	104 12	178 77	261 30	29 10	197 35	344 78	519 67	75 92	381 87	658 62	925 28
32	15 02	108 53	186 15	271 28	29 75	201 99	352 65	531 04	75 56	381 57	658 30	925 08
33	16 02	113 31	193 81	281 49	30 74	206 85	360 70	542 58	75 20	381 29	658 00	924 93
34	16 74	118 18	201 72	291 92	31 76	211 85	368 89	554 30	74 83	381 02	657 65	924 77
35	17 49	123 24	209 85	302 54	32 80	216 96	377 22	566 15	74 47	380 75	657 30	924 57
36	18 27	128 50	218 22	313 87	33 88	222 20	385 66	578 13	74 10	380 53	656 92	924 38
37	19 10	134 03	226 78	324 36	34 99	227 56	394 18	590 22	73 74	380 30	656 50	924 18
38	19 96	139 75	235 56	335 51	36 13	233 03	402 78	602 39	73 39	380 12	656 06	923 88
39	20 90	145 58	244 52	346 80	37 31	238 59	411 44	614 63	73 06	379 94	655 56	923 61
40	21 82	151 71	253 66	358 21	38 54	244 22	420 12	626 92	72 75	379 78	655 02	923 30
41	22 60	157 82	262 96	369 72	39 80	249 58	428 80	639 24	72 47	379 60	654 42	922 95
42	24 08	164 31	272 39	381 29	41 09	255 57	437 45	651 55	72 20	379 42	653 76	922 57
43	25 63	170 93	281 93	392 90	42 41	261 26	446 06	663 83	71 96	379 21	653 01	922 11
44	27 23	177 68	291 60	404 54	43 76	266 94	454 60	676 07	71 73	378 96	652 17	921 63
45	28 89	184 54	301 35	416 17	45 14	272 58	463 02	688 24	71 52	378 68	651 22	921 09
46	30 60	191 51	311 18	427 77	46 52	278 17	471 32	700 30	71 35	378 40	650 22	920 48
47	32 33	198 56	321 06	439 30	47 90	283 69	479 44	712 23	71 16	378 06	649 07	919 81
48	34 08	205 71	330 96	450 74	49 27	289 13	487 39	724 01	70 99	377 69	647 76	919 06
49	35 87	212 96	340 95	462 07	50 64	294 50	495 11	735 60	70 83	377 31	646 41	918 25
50	37 71	220 30	350 94	473 25	52 01	299 76	502 61	746 98	70 70	376 93	644 91	917 33
51	39 59	227 72	360 93	484 26	53 39	304 93	509 83	758 13	70 61	376 54	643 26	916 31
52	41 52	235 21	370 88	495 08	54 77	309 98	516 74	769 04	70 56	376 12	641 52	915 20
53	43 48	242 76	380 78	505 76	56 16	314 89	523 32	779 72	70 55	375 73	639 59	913 05
54	45 47	250 36	390 58	516 39	57 55	319 67	529 52	790 18	70 60	375 37	637 51	912 60
55	47 51	258 00	400 25	527 05	58 93	324 30	535 30	800 48	70 68	375 00	635 21	911 07
56	49 59	265 64	409 78	537 86	.....	.....	.....	.....	.....	.....	.....	.....
57	51 71	273 26	419 13	548 91	.....	.....	.....	.....	.....	.....	.....	.....
58	53 84	280 82	428 38	560 27	.....	.....	.....	.....	.....	.....	.....	.....
59	55 00	288 30	437 60	571 99	.....	.....	.....	.....	.....	.....	.....	.....
60	58 17	295 67	446 94	584 12	.....	.....	.....	.....	.....	.....	.....	.....

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

CASH OR LOAN VALUES

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

***Cash or Loan Values on \$1,000 Nonparticipating
Policies.**

Cash or Loan Values on \$1,000 Common
Rate Policies.

Cash or Loan Values on \$1,000 Participating

Policies

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
21	\$0 95	\$84 91	\$138 00	\$199 17	\$19 49	\$193 38	\$318 58	\$468 00	\$56 17	\$408 03	\$675 96	\$990 06
22	1 54	88 20	143 26	206 58	20 14	197 11	324 65	476 80	56 16	407 97	675 87	990 02
23	2 15	91 64	148 74	214 27	20 82	200 95	330 89	485 83	56 16	407 91	675 77	929 97
24	2 80	95 21	154 43	222 25	21 52	204 89	337 29	495 10	56 16	407 85	675 66	929 92
25	3 47	98 94	160 36	230 50	22 24	208 95	343 86	504 59	56 16	407 79	675 54	929 87
26	4 17	102 83	166 50	239 05	22 97	213 12	350 59	514 80	56 16	407 73	675 42	929 81
27	4 90	106 88	172 90	247 87	23 74	217 40	357 49	524 23	56 17	407 67	675 28	929 74
28	5 67	111 11	179 54	256 99	24 52	221 80	364 56	534 37	56 18	407 62	675 15	929 67
29	6 47	115 51	186 44	266 38	25 33	226 81	371 80	544 70	56 18	407 56	675 00	929 59
30	7 31	120 10	193 61	276 02	26 17	230 94	378 19	555 22	56 21	407 51	674 85	929 50
31	8 19	124 86	201 04	285 90	27 03	235 67	386 75	565 89	56 23	407 47	674 70	929 41
32	9 11	129 83	208 72	296 00	27 91	240 52	394 45	576 71	56 26	407 43	674 53	929 30
33	10 06	135 01	216 66	306 33	28 81	245 49	402 30	587 67	56 29	407 41	674 36	929 19
34	11 08	140 40	224 86	316 86	29 75	250 58	410 27	598 74	56 34	407 42	674 19	929 06
35	12 13	146 01	233 28	327 58	30 72	255 78	418 33	609 92	56 40	407 45	674 00	928 91
36	13 23	151 83	241 92	338 48	31 71	261 10	426 48	621 18	56 47	407 51	673 78	928 74
37	14 38	157 86	250 76	349 53	32 72	266 51	434 69	632 51	56 55	407 59	673 54	928 56
38	15 57	164 11	259 79	360 72	33 77	272 01	442 94	643 89	56 64	407 70	673 27	928 35
39	16 83	170 57	269 01	372 04	34 84	277 59	451 22	655 30	56 76	407 84	672 96	928 12
40	18 14	177 20	278 40	383 47	35 95	283 23	459 51	666 72	56 90	407 98	672 61	927 86
41	19 53	184 01	287 94	394 98	37 10	288 90	467 78	678 13	57 08	408 14	672 20	927 57
42	20 97	190 96	297 61	406 55	38 29	294 58	475 99	689 50	57 28	408 28	671 74	927 24
43	22 47	198 06	307 40	418 14	39 50	300 26	484 15	700 83	57 51	408 41	671 20	926 87
44	24 03	205 28	317 29	429 75	40 74	306 91	492 21	712 08	57 77	408 53	670 58	926 45
45	25 65	212 62	327 27	441 35	42 00	311 52	500 15	723 24	58 05	408 62	669 88	925 98
46	27 32	220 06	337 30	452 90	43 28	317 06	507 94	734 27	58 36	408 67	669 08	925 45
47	29 03	227 59	347 39	464 37	44 58	322 53	515 55	745 16	58 69	408 70	668 17	924 86
48	30 77	235 21	357 49	475 73	45 87	327 91	522 96	755 88	59 02	408 69	667 15	924 20
49	32 53	242 91	367 62	486 96	47 15	333 19	530 15	766 41	59 36	408 66	666 01	923 46
50	34 33	250 69	377 76	498 04	48 42	338 37	537 10	776 73	59 71	408 61	664 75	922 64
51	36 17	258 55	387 88	508 93	49 71	343 43	543 77	786 82	60 10	408 55	663 36	921 72
52	38 05	266 47	397 96	519 63	51 01	348 37	550 14	796 67	60 52	408 49	661 83	920 71
53	39 97	274 44	407 97	530 19	52 31	353 18	556 18	806 28	60 96	408 43	660 17	919 58
54	41 92	282 46	417 87	540 68	53 61	357 85	561 84	815 69	61 45	408 37	658 33	918 38
55	43 91	290 50	427 64	551 19	54 93	362 37	567 10	824 93	61 98	408 33	656 29	916 95
56	45 94	298 53	437 25	561 83	56 25	366 70	571 90	834 01	62 55	408 27	654 02	915 42
57	48 01	306 54	446 70	572 69	57 60	370 84	576 22	842 97	63 18	408 20	651 47	913 73
58	50 11	314 50	456 02	583 33	58 96	374 75	580 04	851 80	63 85	408 08	648 63	911 88
59	52 23	322 35	465 32	595 28	60 32	378 40	583 41	860 49	64 57	407 88	645 53	909 88
60	54 37	330 10	474 71	607 12	61 68	381 77	586 39	869 06	65 34	407 60	642 22	907 58

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
17	\$15 67	\$73 05	\$119 82	\$172 13	\$16 06	\$179 51	\$295 94	\$435 04	\$55 19	\$408 28	\$676 31	\$980 21
18	16 23	75 84	123 41	178 52	16 65	182 83	301 37	442 95	55 19	408 22	676 23	980 18
19	16 80	78 74	128 08	185 15	17 24	186 24	306 84	451 07	55 19	408 16	676 15	980 14
20	17 56	81 76	132 94	192 04	17 86	189 76	312 68	459 42	55 18	408 10	676 06	980 10
21	18 22	84 91	138 00	199 17	18 49	193 88	318 58	468 00	55 17	408 03	675 96	980 06
22	18 84	88 20	143 26	206 58	19 14	197 11	324 65	476 80	55 16	407 97	675 87	980 02
23	19 69	91 64	148 74	214 27	19 82	200 95	330 89	485 83	55 16	407 91	675 77	929 97
24	20 47	95 21	154 43	222 25	20 52	204 89	337 29	495 10	55 16	407 85	675 66	929 92
25	21 29	98 94	160 36	230 50	21 24	208 95	343 86	504 58	55 16	407 79	675 54	929 87
26	22 14	102 83	166 50	239 05	21 97	213 12	350 59	514 30	55 16	407 73	675 42	929 81
27	23 03	106 88	172 90	247 87	22 74	217 40	357 49	524 23	55 17	407 67	675 28	929 74
28	23 96	111 11	179 54	256 99	23 52	221 80	364 56	534 37	55 18	407 62	675 15	929 67
29	24 94	115 51	186 44	266 38	24 33	226 31	371 80	544 70	55 18	407 56	675 00	929 59
30	25 96	120 10	193 61	276 02	25 17	230 94	379 19	555 22	55 21	407 51	674 85	929 50
31	27 02	124 86	201 04	285 90	26 03	235 67	386 75	565 89	55 23	407 47	674 70	929 41
32	28 14	129 83	208 72	296 00	26 91	240 52	394 45	576 71	55 26	407 43	674 53	929 30
33	29 30	135 01	216 66	306 33	27 81	245 49	402 80	587 67	55 29	407 41	674 36	929 19
34	30 53	140 40	224 86	316 86	28 75	250 58	410 27	598 74	55 34	407 42	674 19	929 05
35	31 81	146 01	233 26	327 58	29 72	255 78	418 33	609 92	55 40	407 45	674 00	928 91
36	33 14	151 83	241 92	338 48	30 71	261 10	426 48	621 18	55 47	407 51	673 78	928 74
37	34 53	157 86	250 76	349 53	31 72	266 51	434 69	632 51	55 55	407 59	673 54	928 56
38	35 97	164 11	259 79	360 72	32 77	272 01	442 94	643 89	55 64	407 70	673 27	928 35
39	37 50	170 57	269 01	372 04	33 84	277 59	451 22	655 30	55 76	407 84	672 96	928 12
40	39 08	177 20	278 40	383 47	34 95	283 23	459 51	666 72	55 90	407 98	672 61	927 86
41	40 75	184 01	287 94	394 98	36 10	288 90	467 78	6 8 13	56 08	408 14	672 20	927 57
42	42 49	190 96	297 61	406 55	37 29	294 58	475 99	689 50	56 28	408 28	671 74	927 24
43	44 30	198 08	307 40	418 14	38 50	300 26	484 15	700 83	56 51	408 41	671 20	926 87
44	46 16	205 28	317 29	429 75	39 74	305 91	492 21	712 08	56 77	408 53	670 58	926 45
45	48 10	212 62	327 27	441 35	41 00	311 52	500 15	723 24	57 05	408 62	669 88	925 98
46	50 08	220 06	337 80	452 90	42 28	317 06	507 94	734 27	57 36	408 67	669 08	925 45
47	52 10	227 59	347 39	464 37	43 58	322 53	515 55	745 16	57 69	408 70	668 17	924 86
48	54 16	235 21	357 49	475 73	44 87	327 91	522 96	755 88	58 02	408 69	667 15	924 20
49	56 24	242 91	367 62	486 96	46 15	333 19	530 15	766 41	58 36	408 66	666 01	923 48
50	58 37	250 69	377 76	498 04	47 42	338 37	537 10	776 73	58 71	408 61	664 75	922 64
51	60 68	258 55	387 88	508 93	48 71	343 43	543 77	786 82	59 10	408 55	663 36	921 72
52	63 45	266 47	397 96	519 63	50 01	348 37	550 14	796 67	59 52	408 49	661 83	920 71
53	66 28	274 44	407 97	530 19	51 31	353 18	556 18	806 28	59 96	408 43	660 17	919 58
54	69 15	282 46	417 87	540 68	52 61	357 85	561 84	815 69	60 45	408 37	658 33	918 33
55	72 08	290 50	427 64	551 19	53 93	362 37	567 10	824 93	60 93	408 33	656 29	916 95
56	75 06	298 53	437 25	561 83	55 25	366 70	571 90	834 01	.....	.....	.....	.....
57	78 09	306 54	446 70	572 69	56 60	370 84	576 22	842 97	.....	.....	.....	.....
58	81 15	314 50	456 02	583 83	57 96	374 75	580 04	851 80	.....	.....	.....	.....
59	84 24	322 85	465 32	595 28	59 32	378 40	583 41	860 49	.....	.....	.....	.....
60	87 35	330 10	474 71	607 12	60 68	381 77	586 39	869 06	.....	.....	.....	.....

CASH VALUES.

**Guaranteed on Ordinary Life Survivorship Investment and
Guaranteed Addition Policies of \$1,000 Each.**

**The Loan Value at end of one year is the same as Cash Value at end of
two years, and so on for other years.**

CASH VALUES.

**Guaranteed on 20-Premiums Life Survivorship Investment
and Guaranteed Annual Addition Policies of \$1,000 Each.**

The Loan Value at end of one year is the same as Cash Value at end of two years, and so on for other years.

CASH VALUES.

**Guaranteed on 20-Year Endowment Survivorship Investment
and Guaranteed Annual Addition Policies of \$1,000 Each.**

The Loan Value at end of one year is the same as Cash Value at end of two years, and so on for other years.

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$10	\$20	\$54	\$108	\$169	\$28	\$56	\$140	\$262	\$410	\$30	\$145	\$371	\$654	\$924
21	10	21	56	113	176	26	57	143	267	418	30	145	371	654	924
22	11	22	58	117	183	27	58	146	273	427	30	145	370	654	924
23	11	23	60	122	191	27	60	150	279	436	30	144	370	654	924
24	12	24	63	127	198	28	61	153	285	446	30	144	370	654	924
25	12	25	65	132	206	29	62	157	291	456	30	144	370	654	924
26	13	26	68	138	215	30	64	160	298	466	30	144	370	654	924
27	13	27	71	144	223	30	65	164	305	476	30	144	370	654	924
28	14	28	74	150	232	31	67	168	312	486	30	144	370	653	924
29	14	29	77	156	242	32	68	171	319	497	30	144	370	653	924
30	15	31	81	163	251	32	70	175	326	508	30	145	370	653	924
31	15	32	84	169	261	33	72	180	333	519	30	145	370	653	924
32	16	33	88	177	271	34	74	184	341	531	30	145	370	653	923
33	17	35	92	184	281	35	75	188	349	542	30	145	370	653	923
34	17	37	96	191	291	36	77	193	357	554	30	145	370	652	923
35	18	38	100	199	302	37	79	197	365	566	30	145	370	652	923
36	19	40	104	207	313	38	81	202	373	578	30	145	370	652	923
37	20	42	109	215	324	38	83	207	381	590	30	145	370	652	923
38	21	44	113	223	335	39	85	212	390	602	30	145	370	651	922
39	22	46	123	232	346	40	87	217	398	614	30	145	370	651	922
40	23	48	129	240	358	42	90	222	406	626	30	146	370	651	922
41	24	50	135	249	369	43	92	227	415	639	30	146	371	650	922
42	25	52	142	258	381	44	94	232	423	651	30	146	371	650	921
43	26	54	148	267	392	45	97	237	432	663	30	147	371	649	921
44	27	57	155	277	404	46	99	243	440	676	31	147	371	649	920
45	29	59	162	286	416	47	101	248	448	688	31	147	371	648	920
46	30	62	169	295	427	48	104	253	456	700	31	148	371	647	919
47	31	64	176	305	439	50	106	258	464	712	31	148	371	646	919
48	33	67	183	314	450	51	109	263	472	724	31	149	371	645	918
49	34	69	190	323	462	52	111	268	480	735	31	149	371	644	917
50	35	72	198	333	473	53	114	273	487	746	32	149	371	642	916
51	37	75	205	342	484	54	116	277	494	758	32	150	371	641	915
52	38	79	213	352	495	56	118	282	501	769	32	150	371	639	914
53	40	82	220	361	505	57	121	287	508	779	32	151	370	637	913
54	41	86	228	371	516	58	123	291	514	790	32	152	370	635	912
55	43	90	236	380	527	59	125	295	520	800	33	152	370	633	910
56	44	94	243	389	537	61	128	300	525	810	33	153	370	631	909
57	46	98	251	398	548	62	130	304	530	820	33	154	370	628	907
58	47	102	258	406	560	63	133	307	535	830	34	155	370	625	905
59	49	106	266	415	571	64	135	311	539	840	34	156	369	622	903
60	51	110	273	424	584	66	137	314	542	849	34	157	369	618	900

Cash or Loan Values on \$1,000 Participating Policies.

	20 Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
0	72	158	388	661	924
9	72	158	388	661	924
8	71	157	387	661	924
7	71	157	387	661	924
6	71	157	387	661	924
5	70	156	387	660	924
4	70	156	386	660	924
3	70	156	386	660	924
2	70	156	386	660	924
1	69	155	385	659	924
0	69	155	385	659	923
9	68	154	385	659	923
8	68	154	384	658	923
7	67	154	384	658	923
6	67	153	384	658	923
5	67	153	384	657	923
4	66	153	383	657	922
3	66	153	383	656	922
2	65	152	383	656	922
1	65	152	383	655	921
0	65	152	382	655	921
9	64	152	382	654	921
8	64	151	382	653	920
7	64	151	381	652	920
6	63	151	381	651	919
5	63	151	381	650	919
4	63	151	380	649	918
3	62	150	380	648	917
2	62	150	379	647	916
1	62	150	379	646	915
0	61	150	378	643	914
9	61	150	378	641	913
8	61	150	377	639	912
7	61	150	377	637	911
6	60	150	376		909
5	.....	.....	.....	.....	.....
4	.....	.....	.....	.....	.....
3	.....	.....	.....	.....	.....
2	.....	.....	.....	.....	.....
1	.....	.....	.....	.....	.....
0	.....	.....	.....	.....	.....

Cash or Loan Values on \$1,000 Participating and Nonparticipating Policies.

Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
\$13 13	\$67 00	114 19	169 76	\$30 15	156 43	270 65	410 03	\$89 54	387 92	661 32	926 24
13 68	69 82	118 93	176 63	30 80	159 84	276 44	418 69	89 24	387 68	661 17	926 20
14 27	72 76	123 87	183 79	31 49	163 34	282 42	427 62	88 95	387 41	660 94	926 11
14 88	75 85	129 02	191 23	32 20	166 96	288 58	436 81	88 64	387 17	660 74	926 05
15 52	79 06	134 39	198 97	32 94	170 69	294 93	446 28	88 34	386 90	660 51	925 96
16 19	82 42	139 98	206 99	33 69	174 54	301 48	456 00	88 01	386 63	660 29	925 90
16 90	85 94	145 81	215 33	34 48	178 52	308 21	466 00	87 69	386 33	660 06	925 79
17 63	89 62	151 88	223 95	35 28	182 62	315 13	476 26	87 35	386 07	659 79	925 68
18 40	93 46	158 21	232 88	36 12	186 84	322 26	486 77	87 00	385 77	659 50	925 60
19 22	97 46	164 80	242 09	36 99	191 19	329 58	497 52	86 65	385 47	659 22	925 49
20 08	101 65	171 65	251 57	37 88	195 67	337 08	508 49	86 30	385 17	658 93	925 38
20 96	106 01	178 77	261 30	38 80	200 26	344 78	519 67	85 92	384 87	658 62	925 23
21 89	110 57	186 15	271 28	39 75	204 99	352 65	531 04	85 56	384 57	658 30	925 08
22 88	115 34	193 81	281 49	40 74	209 85	360 70	542 58	85 20	384 29	658 00	924 93
23 91	120 31	201 72	291 92	41 76	214 85	368 89	554 30	84 83	384 02	657 65	924 77
24 98	125 48	209 85	302 54	42 80	219 96	377 22	566 15	84 47	383 75	657 30	924 57
26 10	130 87	218 22	313 37	43 88	225 20	385 66	578 13	84 10	383 53	656 92	924 38
27 28	136 47	226 78	324 36	44 99	230 56	394 18	590 22	83 74	383 30	656 50	924 13
28 51	142 28	235 56	335 51	46 13	236 03	402 78	602 39	83 39	383 12	656 06	923 88
29 80	148 29	244 52	346 80	47 31	241 59	411 44	614 63	83 06	382 94	655 56	923 61
31 17	154 48	253 66	358 21	48 54	247 22	420 12	626 92	82 75	382 78	655 02	923 30
32 60	160 82	262 96	369 72	49 80	252 88	428 80	639 24	82 47	382 60	654 42	922 95
34 08	167 31	272 39	381 29	51 09	258 57	437 45	651 55	82 20	382 42	653 76	922 57
35 63	173 93	281 93	392 90	52 41	264 26	446 06	663 83	81 96	382 21	653 01	922 11
37 23	180 68	291 60	404 54	53 76	269 94	454 60	676 07	81 73	381 96	652 17	921 63
38 89	187 54	301 35	416 17	55 14	275 58	463 02	688 24	81 52	381 68	651 22	921 09
40 60	194 51	311 18	427 77	56 52	281 17	471 32	700 30	81 35	381 40	650 22	920 48
42 33	201 56	321 06	439 30	57 90	286 69	479 44	712 23	81 16	381 06	649 07	919 81
44 08	208 71	330 98	450 74	59 27	292 13	487 39	724 01	80 99	380 69	647 76	919 06
45 87	215 96	340 95	462 07	60 64	297 50	495 11	735 60	80 83	380 31	646 41	918 25
47 71	223 30	350 94	473 25	62 01	302 76	502 61	746 98	80 70	379 93	644 91	917 33
49 59	230 72	360 93	484 26	63 39	307 93	509 83	758 13	80 61	379 54	643 26	916 31
51 52	238 21	370 88	495 08	64 77	312 98	516 74	769 04	80 56	379 12	641 52	915 20
53 48	245 76	380 78	505 76	66 16	317 89	523 32	779 72	80 55	378 73	639 59	913 95
55 47	253 36	390 58	516 39	67 55	322 67	529 52	790 18	80 60	378 37	637 51	912 60
57 51	261 00	400 25	527 05	68 93	327 30	535 30	800 48	80 68	378 00	635 21	911 07
59 59	268 64	409 78	537 86	70 35	331 75	540 61	810 62	80 83	377 55	632 47	909 42
61 71	276 26	419 13	548 91	71 75	336 00	545 40	820 64	81 07	377 24	629 77	907 50
63 84	283 82	428 38	560 27	73 16	340 00	549 69	830 54	81 85	376 80	626 64	905 46
66 00	291 30	437 60	571 99	74 55	343 74	553 49	840 32	81 70	376 36	623 84	903 46
68 17	298 67	446 94	584 12	75 95	347 19	556 90	849 97	82 09	375 78	618 79	900 76

Cash or Loan Values on \$1,000 Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
20	\$18	\$27	\$67	\$115	\$171	\$23	\$58	\$157	\$271	\$411	\$71	\$150	\$376	\$654	\$811
21	13	28	70	119	178	23	59	157	277	420	71	150	376	654	811
22	14	29	73	124	185	24	60	164	283	429	71	150	375	654	811
23	15	30	76	130	192	25	62	167	289	438	71	149	375	654	811
24	16	32	79	135	200	26	63	171	296	448	71	149	375	654	811
25	16	33	83	141	208	26	65	175	302	457	71	149	375	654	811
26	17	35	86	147	217	27	67	179	309	468	71	149	375	654	811
27	17	36	90	153	226	28	68	183	316	478	71	149	375	654	811
28	18	38	94	159	235	29	70	187	323	489	71	149	375	653	811
29	19	40	98	166	244	30	72	192	331	499	71	149	375	653	811
30	20	41	102	178	254	31	74	196	338	510	71	150	375	653	811
31	21	43	107	180	264	32	76	201	346	522	71	150	375	653	811
32	22	45	111	188	274	33	78	206	354	533	72	150	375	653	811
33	23	47	116	195	284	34	80	210	362	545	72	150	375	653	811
34	24	49	121	203	295	35	82	215	370	557	72	150	375	652	811
35	25	52	126	212	306	36	84	221	379	569	72	150	379	652	811
36	26	54	132	220	317	37	86	226	387	581	72	150	375	652	811
37	27	56	137	229	328	38	88	231	396	593	72	150	375	652	811
38	28	59	143	238	340	39	91	237	405	606	72	150	375	651	811
39	30	62	150	247	351	40	93	242	413	618	72	150	375	651	811
40	31	64	156	257	363	41	96	248	422	631	72	151	375	651	811
41	32	67	162	266	375	43	98	254	431	643	72	151	376	650	811
42	34	70	169	276	387	44	101	260	440	656	72	151	376	650	811
43	36	74	176	286	400	45	104	266	449	668	71	152	376	649	811
44	37	77	183	296	412	47	106	271	457	681	71	151	376	649	811
45	39	80	190	306	424	48	109	277	466	694	71	151	376	648	811
46	41	84	197	316	437	50	112	283	475	706	71	151	376	647	811
47	42	87	204	327	450	51	115	288	483	719	71	151	376	646	811
48	44	91	212	337	462	52	117	294	491	731	70	151	376	645	811
49	46	94	220	348	475	54	120	300	499	743	70	151	376	644	811
50	48	98	227	359	488	55	123	305	507	755	70	151	376	642	811
51	50	102	235	370	502	56	125	310	515	767	70	151	376	641	811
52	52	106	243	381	515	58	128	316	522	779	70	153	376	638	811
53	54	110	252	393	529	59	131	321	529	791	70	152	375	639	811
54	56	114	260	404	541	61	134	326	536	803	70	152	375	635	811
55	58	118	269	416	560	62	136	331	543	815	70	152	375	635	811
56	61	122	277	428	577	64	139	336	549	828	70	153	374	631	811
57	63	127	286	441	596	65	142	340	554	840	70	153	374	628	811
58	65	131	295	454	617	66	144	345	561	854	71	153	373	625	811
59	68	136	305	468	642	68	147	349	565	868	71	154	373	622	811
60	70	141	314	481	672	70	150	353	570	883	72	155	372	618	811

Cash or Loan Values on \$1,000 Participating (Reducing Premiums) Policies.

Age at Issue											20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$10	\$25	\$ 70	\$124	\$181	\$34	\$ 66	\$163	\$281	\$418	\$92	\$168	\$391	\$666	\$927
22	11	26	74	129	189	35	68	167	287	427	92	168	391	665	927
23	12	28	77	135	196	36	70	171	293	434	92	168	391	665	927
24	13	29	80	140	204	37	71	175	300	446	92	168	391	665	927
25	14	31	84	146	213	38	73	179	306	456	92	168	391	665	927
26	15	33	88	152	221	39	75	183	313	466	92	168	391	665	926
27	16	35	92	158	230	40	77	187	320	476	92	168	391	665	926
28	17	36	96	165	239	41	79	192	327	486	92	168	391	665	926
29	18	38	100	172	248	42	81	196	335	497	92	168	391	665	926
30	19	41	106	179	258	44	83	201	343	508	92	168	390	664	926
31	20	43	109	186	268	45	86	206	350	519	92	168	390	664	926
32	22	45	114	194	278	46	88	211	358	531	92	168	390	664	926
33	23	48	119	202	289	48	90	216	367	542	92	168	390	664	926
34	25	50	125	210	299	49	93	221	375	554	92	168	390	664	926
35	26	53	130	219	310	51	96	227	384	566	92	168	390	664	926
36	28	56	136	227	321	52	98	232	392	578	93	168	391	663	925
37	30	58	142	236	333	54	101	238	401	590	93	168	391	663	925
38	31	61	148	245	344	56	104	244	410	602	93	169	391	663	925
39	33	65	155	255	355	57	107	250	418	614	93	169	391	663	925
40	35	68	161	264	367	59	109	256	427	626	93	169	391	662	925
41	37	71	168	274	379	61	112	262	436	639	93	170	391	662	924
42	39	75	175	284	391	63	116	268	445	651	94	170	392	661	924
43	42	79	182	294	403	65	119	274	454	663	94	170	392	661	924
44	44	83	190	304	415	66	122	280	463	676	94	171	392	660	923
45	46	86	197	314	426	68	125	286	471	688	95	171	392	660	923
46	49	90	204	324	438	70	128	292	480	700	95	172	392	659	923
47	51	95	212	334	450	72	132	298	488	712	96	173	392	658	921
48	54	99	220	345	462	74	135	304	497	724	96	173	392	657	921
49	57	103	228	355	473	76	138	310	505	735	97	174	392	656	920
50	59	107	235	365	485	78	141	315	512	746	97	174	392	655	919
51	62	112	243	376	496	81	145	321	520	758	98	175	392	653	918
52	65	116	251	386	507	83	148	326	527	769	98	176	393	652	917
53	68	121	260	396	518	85	151	332	534	779	99	176	393	650	916
54	70	125	268	406	529	87	154	337	541	790	100	177	393	649	915
55	73	130	276	416	540	89	157	342	547	800	100	178	393	647	913

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$11	\$27	\$73	\$124	\$183	\$28	\$60	\$173	\$290	\$433	\$80	\$157	\$382	\$668	\$928
21	12	28	78	129	190	28	61	177	296	442	80	157	382	668	928
22	12	29	79	134	197	29	63	181	302	451	80	157	382	668	928
23	13	30	83	139	205	30	64	184	308	460	80	157	382	667	928
24	13	31	86	144	213	30	65	188	315	469	80	157	382	667	928
25	14	32	89	150	221	31	67	192	321	479	80	157	382	667	928
26	14	34	93	156	230	32	68	196	328	489	80	157	382	667	928
27	15	35	97	162	238	32	70	200	335	499	80	157	382	667	928
28	16	37	101	169	248	33	71	205	342	509	80	157	382	667	928
29	16	38	105	176	257	34	73	209	350	520	80	157	382	667	928
30	17	40	109	183	267	34	75	214	357	531	80	157	382	667	928
31	18	42	114	190	277	35	77	219	365	542	80	157	382	668	928
32	18	43	118	197	287	36	79	223	372	553	80	157	382	668	927
33	19	45	123	205	297	37	82	228	380	564	80	157	382	668	927
34	20	47	128	213	308	38	84	234	388	575	80	157	382	668	927
35	21	49	134	222	319	40	87	239	397	587	81	157	382	666	927
36	22	51	139	230	330	41	89	244	405	599	81	158	382	666	927
37	23	53	145	239	341	43	92	250	413	610	81	158	382	665	927
38	24	56	151	248	352	45	95	255	422	622	81	158	382	665	926
39	25	58	157	257	363	46	98	261	430	634	81	158	382	665	926
40	26	61	163	266	375	48	101	266	439	646	81	158	382	664	926
41	27	63	170	275	387	50	104	272	447	658	82	159	382	664	926
42	28	66	176	285	398	52	107	278	456	670	82	159	382	663	925
43	29	69	183	295	410	53	110	284	464	681	82	160	383	663	925
44	31	75	193	308	422	55	113	290	473	693	82	160	383	662	925
45	34	79	200	318	434	57	116	295	481	705	83	161	383	662	924
46	36	83	207	328	445	59	119	301	489	716	83	161	383	661	924
47	39	87	215	338	457	61	122	307	497	728	84	162	383	660	923
48	41	92	223	349	468	63	125	312	505	739	84	162	383	659	922
49	44	96	230	359	480	65	128	317	512	750	85	163	383	658	922
50	47	100	238	369	491	67	132	323	520	761	85	163	383	657	921
51	49	105	246	379	502	69	135	328	527	772	86	164	383	655	920
52	52	109	254	390	513	71	138	333	533	782	86	165	383	654	919
53	55	114	262	400	524	73	141	338	540	792	87	165	383	652	918
54	58	118	270	410	534	75	144	343	546	802	88	166	383	650	916
55	61	123	278	420	545	77	147	348	551	812	88	167	383	648	915
56	64	128	287	429	556	79	150	352	557	822	89	168	383	646	913
57	67	132	295	439	567	81	153	357	561	831	90	169	383	644	912
58	70	137	303	448	578	83	156	361	566	841	91	170	383	641	910
59	73	142	311	458	590	85	159	365	569	850	92	171	383	638	908
60	76	147	318	467	602	87	162	368	573	859	93	173	383	635	906

Cash or Loan Values on \$1,000 Participating Policies.

Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
.....	\$67 79	\$110 45	\$160 03	\$15 93	\$173 16	\$285 55	\$419 88	\$56 19	\$408 38	\$676 46	\$930 26
.....	70 37	114 60	165 97	16 49	176 29	290 67	427 36	56 19	408 33	676 39	930 24
.....	73 05	118 92	172 13	17 06	179 51	295 94	435 04	56 19	408 28	676 31	930 21
.....	75 84	123 41	178 52	17 64	182 83	301 36	442 95	56 19	408 22	676 23	930 17
.....	78 74	128 08	185 15	18 24	186 24	306 94	451 07	56 19	408 16	676 15	930 14
30 40	81 76	132 94	192 04	18 86	189 76	312 68	459 42	56 18	408 10	676 06	930 10
.....	84 91	138 00	199 17	19 49	193 38	318 58	468 00	56 17	408 08	675 96	930 06
1 54	88 20	143 26	206 58	20 14	197 11	324 65	476 80	56 16	407 97	675 87	930 02
2 15	91 64	148 74	214 27	20 82	200 95	330 89	485 83	56 16	407 91	675 77	929 97
2 80	95 21	154 43	222 25	21 52	204 89	337 29	495 10	56 16	407 85	675 66	929 93
3 47	98 94	160 36	230 50	22 24	208 95	343 86	504 59	56 16	407 79	675 54	929 87
4 17	102 83	166 50	239 05	22 97	213 12	350 59	514 30	56 16	407 73	675 42	929 81
4 90	106 88	172 90	247 87	23 74	217 40	357 49	524 23	56 17	407 67	675 28	929 74
5 67	111 11	179 54	256 99	24 52	221 80	364 56	534 37	56 18	407 62	675 15	929 67
6 47	115 51	186 44	266 38	25 33	226 81	371 80	544 70	56 18	407 56	675 00	929 57
7 31	120 10	193 61	276 02	26 17	230 94	379 19	555 22	56 21	407 51	674 85	929 50
8 19	124 86	201 04	285 90	27 03	235 67	386 75	565 89	56 23	407 47	674 70	929 41
9 11	129 83	208 72	296 00	27 91	240 52	394 45	576 71	56 26	407 43	674 53	929 30
10 06	135 01	216 66	306 33	28 81	245 49	402 30	587 67	56 29	407 41	674 36	929 19
11 08	140 40	224 86	316 86	29 75	250 58	410 27	598 74	56 34	407 42	674 19	929 05
12 13	146 01	233 28	327 58	30 72	255 78	418 33	609 92	56 40	407 45	674 00	928 91
13 23	151 83	241 92	338 48	31 71	261 10	426 48	621 18	56 47	407 51	673 78	928 74
14 38	157 86	250 76	349 53	32 72	266 51	434 69	632 51	56 55	407 59	673 54	928 56
15 57	164 11	259 79	360 72	33 77	272 01	442 94	643 89	56 64	407 70	673 27	928 35
16 83	170 57	269 01	372 04	34 84	277 59	451 22	655 30	56 76	407 84	672 96	928 12
19 14	177 20	278 40	383 47	35 95	283 23	459 51	666 72	56 90	407 98	672 61	927 86
19 53	184 01	287 94	394 98	37 10	288 90	467 78	678 13	57 08	408 14	672 20	927 57
20 97	190 96	297 61	406 55	38 29	294 58	475 99	689 50	57 28	408 28	671 74	927 24
22 47	198 06	307 40	418 14	39 50	300 26	484 15	700 83	57 51	408 41	671 20	926 87
24 03	205 28	317 29	429 75	40 74	305 91	492 21	712 08	57 77	408 53	670 58	926 45
25 65	212 61	327 27	441 35	42 00	311 52	500 15	723 24	58 05	408 62	669 58	925 98
27 32	220 06	337 30	452 90	43 28	317 06	507 94	734 27	58 36	408 67	669 08	925 45
29 03	227 59	347 39	464 37	44 58	322 53	515 55	745 16	58 69	408 70	668 17	924 86
30 77	235 21	357 49	475 73	45 87	327 91	522 96	755 88	59 02	408 69	667 15	924 20
32 53	242 91	367 62	486 96	47 15	333 19	530 15	766 41	59 36	408 68	666 01	923 46
34 33	250 69	377 76	498 04	48 42	338 87	537 10	776 63	59 71	408 61	664 75	922 64
36 17	258 55	387 83	508 98	49 71	343 43	543 77	786 82	60 10	408 55	663 36	921 72
38 05	266 47	397 96	519 63	51 01	348 37	550 14	796 67	60 52	408 49	661 83	920 71
39 97	274 44	407 97	530 19	52 31	353 18	556 18	806 28	60 96	408 43	660 17	919 58
41 92	282 46	417 87	540 68	53 61	357 85	561 84	815 69	61 45	408 37	658 33	918 33
43 91	290 50	427 64	551 19	54 93	362 37	567 10	824 93	61 98	408 33	656 29	916 95
45 94	298 53	437 25	561 83	56 25	366 70	571 90	834 01	.....	.....	.....	.....
48 01	306 54	446 70	572 69	57 60	370 84	576 22	842 97	.....	.....	.....	.....
50 11	314 50	456 02	583 83	58 96	374 75	580 04	851 80	.....	.....	.....	.....
52 23	322 35	465 32	595 28	60 32	378 40	583 41	860 49	.....	.....	.....	.....
54 37	330 10	474 71	607 12	61 68	381 77	586 39	869 06	.....	.....	.....	.....
56 53	337 69	484 31	619 17	63 06	384 84	589 06	877 42	.....	.....	.....	.....
58 71	345 13	494 25	631 56	64 46	387 64	591 53	885 60	.....	.....	.....	.....
60 90	352 49	504 62	644 45	65 88	390 26	593 91	893 63	.....	.....	.....	.....
63 07	359 87	515 47	658 19	67 29	392 84	596 28	901 59	.....	.....	.....	.....
65 22	367 43	526 88	673 08	68 71	395 58	598 75	909 51	.....	.....	.....	.....

**Cash or Loan Values on \$1,000 Participating and
Nonparticipating Policies.**

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Whole Life, \$5,000 at end of				Endowment at Age 85 at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	\$ 96	\$ 363	\$ 598	\$ 874	\$16	\$ 64	\$111	\$176	\$35	\$144	\$254	\$410	\$84	\$377	\$647	\$908
21	100	379	623	909	16	66	116	183	36	147	259	419	84	377	646	908
22	104	395	648	946	17	69	120	191	36	150	265	428	84	377	646	908
23	108	411	675	984	18	72	125	199	37	154	271	437	84	377	646	908
24	113	428	703	1024	18	75	131	207	38	157	277	446	84	377	646	908
25	118	447	732	1065	19	78	136	215	39	161	283	456	84	377	646	908
26	123	466	763	1107	20	82	142	224	40	164	289	466	84	377	646	907
27	128	485	794	1152	21	85	148	233	41	168	296	476	84	377	646	907
28	134	506	827	1197	22	89	154	242	42	173	303	487	84	377	646	907
29	140	528	861	1244	23	93	160	251	43	177	311	498	84	377	646	907
30	146	550	897	1293	24	97	167	261	44	182	319	508	84	376	645	907
31	153	574	934	1342	25	101	174	271	45	187	326	520	84	376	645	907
32	159	598	972	1393	26	105	181	282	46	192	334	531	84	376	645	907
33	166	624	1012	1446	27	110	188	292	47	197	343	543	84	376	645	907
34	174	651	1053	1499	28	114	196	303	48	202	351	554	84	376	645	907
35	182	678	1095	1553	29	119	204	314	49	208	360	566	85	376	645	907
36	190	707	1139	1609	31	124	212	326	51	213	368	578	85	377	644	906
37	198	737	1183	1665	32	130	220	337	52	219	377	590	86	377	644	906
38	207	768	1229	1722	34	135	229	349	53	225	386	602	86	377	644	906
39	217	801	1275	1779	35	141	238	361	54	231	394	615	86	377	644	906
40	226	834	1323	1838	37	147	247	373	56	237	403	627	86	377	643	906
41	237	868	1371	1896	38	153	256	385	57	243	412	639	86	377	643	905
42	247	903	1420	1956	40	159	265	398	59	249	421	652	86	378	642	905
43	259	939	1470	2016	42	166	275	410	60	255	430	664	86	378	642	904
44	270	975	1520	2075	44	173	284	423	62	261	439	676	86	378	641	904
45	282	1012	1570	2134	46	181	295	436	63	267	447	688	86	378	641	904
46	295	1049	1622	2193	48	189	306	448	65	273	456	700	86	378	640	903
47	307	1087	1673	2252	50	197	317	461	67	279	464	712	86	378	639	902
48	320	1126	1725	2311	52	205	328	474	68	285	473	724	86	378	638	902
49	333	1165	1776	2369	54	213	339	487	70	291	481	736	86	378	637	901
50	346	1204	1828	2426	56	221	350	501	71	296	488	747	86	378	636	900
51	360	1244	1880	2482	59	230	361	514	73	302	496	758	87	378	634	899
52	374	1284	1931	2537	61	238	373	528	75	307	503	769	87	379	633	898
53	388	1325	1983	2592	63	247	385	542	76	313	510	780	88	379	631	897
54	402	1366	2033	2646	66	256	396	557	78	318	517	790	88	379	630	896
55	417	1407	2084	2700	68	265	409	573	80	323	523	800	89	379	628	894
56	432	1447	2133	2755	71	274	421	590	81	328	528	811	90	379	625	893
57	447	1488	2181	2811	74	284	434	609	83	333	533	821	90	379	623	891
58	463	1529	2229	2869	76	294	447	630	85	337	538	831	91	379	620	889
59	478	1569	2277	2928	79	303	461	654	86	341	542	840	92	379	617	887
60	494	1609	2325	2989	82	314	476	683	88	345	546	850	93	379	614	885

CASH OR LOAN VALUES

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$13	\$27	\$67	\$114	\$169	\$30	\$62	\$156	\$270	\$410	\$71	\$150	\$376	\$654	\$924
21	13	28	69	118	176	30	64	159	276	418	71	150	376	654	924
22	14	29	72	123	183	31	65	163	282	427	71	149	375	654	924
23	14	30	75	129	191	32	67	166	288	436	71	149	375	654	924
24	15	32	79	134	198	32	68	170	294	446	71	149	375	654	924
25	16	33	82	139	206	33	70	174	301	456	71	149	375	654	924
26	16	34	85	145	215	34	71	178	308	466	71	149	375	654	924
27	17	36	89	151	223	35	73	182	315	476	71	149	375	654	924
28	18	38	93	158	232	36	75	186	322	486	71	149	375	653	924
29	19	39	97	164	242	36	76	191	329	497	71	149	375	653	924
30	20	41	101	171	251	37	78	195	337	508	71	150	375	653	924
31	20	43	106	178	261	38	80	200	344	519	71	150	375	653	924
32	21	45	110	186	271	39	82	204	352	531	72	150	375	653	924
33	22	47	115	193	281	40	84	209	360	542	72	150	375	653	923
34	23	49	120	201	291	41	86	214	368	554	72	150	375	652	923
35	24	51	125	209	302	42	88	219	377	566	72	150	375	652	923
36	26	53	130	218	313	43	91	225	385	578	72	150	375	652	923
37	27	56	136	226	324	44	93	230	394	590	72	150	375	652	923
38	28	58	142	235	335	46	95	236	402	602	72	150	375	651	923
39	29	61	148	244	346	47	98	241	411	614	72	150	375	651	922
40	31	64	154	253	358	48	100	247	420	626	72	151	375	651	922
41	32	67	160	262	369	49	103	252	428	639	72	151	376	650	922
42	34	70	167	272	381	51	105	258	437	651	73	151	376	650	921
43	35	73	173	281	392	52	108	264	446	663	73	152	376	649	921
44	37	76	180	291	404	53	111	269	454	676	73	152	376	648	920
45	38	79	187	301	416	55	113	275	463	688	73	152	376	648	920
46	40	82	194	311	427	56	116	281	471	700	74	153	376	647	919
47	42	86	201	321	439	57	119	286	479	712	74	153	376	646	919
48	44	89	208	330	450	59	121	292	487	724	74	153	376	645	918
49	45	93	215	340	462	60	124	297	495	735	74	154	376	644	917
50	47	96	223	350	473	62	126	302	502	746	75	154	376	642	916
51	49	100	230	360	484	63	129	307	509	758	75	155	376	641	915
52	51	104	238	370	495	64	132	312	516	769	75	155	376	639	914
53	53	107	245	380	505	66	134	317	523	779	76	156	375	637	913
54	55	111	253	390	516	67	137	322	529	790	76	157	375	635	912
55	57	115	261	400	527	68	140	327	535	800	77	157	375	633	910
56	59	119	268	409	537	70	142	331	540	810	77	158	375	631	909
57	61	123	276	419	548	71	145	336	545	820	78	159	375	628	907
58	63	127	283	428	560	73	147	340	549	830	79	160	375	625	905
59	66	131	291	437	571	74	150	343	553	840	79	161	374	622	903
60	68	135	298	446	584	75	152	347	556	849	80	162	374	618	900

Cash Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	6	26	64	108	159	15	66	164	280	419	45	173	399	671	929
16	6	27	66	112	165	16	67	167	285	427	44	172	399	671	929
17	6	28	69	116	172	16	69	170	290	435	44	172	398	671	929
18	7	29	71	121	178	16	70	173	296	442	44	172	398	671	929
19	7	30	74	125	185	16	71	176	301	451	44	172	398	671	929
20	8	32	77	131	192	17	73	180	307	459	44	172	398	671	929
21	8	33	80	136	199	18	74	183	313	468	44	172	398	670	929
22	8	34	84	141	207	18	76	187	319	477	43	171	398	670	929
23	8	36	87	146	214	18	77	190	325	486	43	171	398	670	929
24	9	37	90	152	222	18	79	194	331	495	43	171	397	670	929
25	9	39	94	157	231	19	80	198	338	505	42	170	397	670	929
26	10	40	97	164	239	19	82	202	344	514	42	170	397	669	929
27	10	42	101	170	248	20	84	206	351	524	42	170	396	669	928
28	10	43	105	176	257	20	85	210	358	534	42	169	396	669	928
29	11	45	109	183	266	21	87	214	365	545	42	169	396	669	928
30	11	47	114	190	276	21	89	219	373	555	42	169	395	668	928
31	12	49	118	197	286	22	91	223	380	566	42	168	395	668	928
32	12	51	123	205	296	22	93	228	388	577	42	168	395	668	928
33	13	53	128	213	306	23	95	233	395	588	42	168	395	667	928
34	13	55	133	221	317	23	97	237	403	599	42	167	394	667	928
35	14	57	138	229	328	24	99	242	411	610	41	167	394	667	927
36	14	60	144	238	338	24	101	247	419	621	41	167	394	666	927
37	15	62	149	246	350	25	103	252	427	633	41	167	393	666	927
38	16	65	155	255	361	25	106	258	435	644	41	166	393	665	927
39	16	67	161	264	372	26	108	263	443	655	41	166	393	665	926
40	17	70	167	273	383	26	110	268	451	667	41	166	393	664	926
41	18	73	174	282	395	27	113	273	459	678	41	166	393	664	926
42	18	76	180	292	407	28	115	279	467	690	41	166	393	663	925
43	19	79	187	301	418	28	118	284	475	701	41	166	392	662	925
44	20	82	194	311	430	29	120	289	483	712	41	166	392	661	924
45	21	86	201	321	441	29	123	295	491	723	41	166	392	660	924
46	22	89	208	330	453	30	125	300	498	734	41	165	391	659	923
47	23	92	215	340	464	31	128	305	506	745	41	165	391	659	923
48	23	96	222	350	476	31	130	310	513	756	41	165	391	657	922
49	24	99	229	360	487	32	133	315	520	766	41	165	390	656	921
50	25	103	236	369	498	33	135	319	526	777	41	165	390	654	920
51	26	106	243	379	509	33	137	324	533	787	41	165	389	652	919
52	27	110	251	389	520	34	140	329	539	797	41	166	389	651	918
53	28	114	258	398	530	35	142	333	545	806	41	166	388	649	917
54	29	118	265	408	541	35	145	337	550	816	41	166	388	646	915
55	30	121	273	417	551	36	147	341	555	825	41	166	387	644	914
56	31	125	280	426	562	37	149	345	559	834	42	167	387	641	912
57	32	129	287	435	573	37	152	349	563	843	42	167	386	639	911
58	33	133	295	444	584	38	154	352	567	852	42	167	386	635	909
59	34	137	302	453	595	39	156	356	570	860	42	168	385	632	906
60	36	141	309	462	607	39	158	358	572	869	43	169	384	628	904

Cash or Loan Values on \$1,000 Participating Policies.

Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
1 Year.	10 Years.	15 Years.	20 Years.	1 Year.	10 Years.	15 Years.	20 Years.	1 Year.	10 Years.	15 Years.	20 Years.
.....	\$79 91	\$138 00	\$199 17	\$8 45	\$188 38	\$318 58	\$468 00	\$24 45	\$403 03	\$675 96	\$980 06
.....	83 20	143 28	206 58	6 77	192 11	324 65	476 80	24 45	402 97	675 87	930 02
.....	86 64	148 74	214 27	7 11	195 96	330 89	485 83	24 45	402 91	675 77	929 97
.....	90 21	154 43	222 25	7 45	199 89	337 29	495 10	24 45	402 85	675 68	929 92
.....	93 94	160 36	230 50	7 81	203 95	343 86	504 58	24 45	402 79	675 54	929 87
.....	97 88	166 50	239 05	8 17	208 12	350 59	514 30	24 45	402 73	675 42	929 81
.....	101 88	172 90	247 87	8 55	212 40	357 49	524 23	24 45	402 67	675 28	929 74
.....	106 11	179 54	256 99	8 94	216 80	364 56	534 37	24 46	402 62	675 15	929 67
\$0 08	110 51	186 44	266 88	9 33	221 31	371 80	544 70	24 46	402 56	675 00	929 59
49	115 10	193 61	276 02	9 74	225 94	379 19	555 22	24 47	402 51	674 85	929 50
93	119 86	201 04	285 90	10 17	230 67	386 75	565 89	24 49	402 47	674 70	929 41
1 39	124 83	208 72	296 00	10 61	235 52	394 45	576 71	24 51	402 43	674 53	929 30
1 85	130 01	216 66	306 83	11 05	240 49	402 30	587 67	24 52	402 41	674 36	929 19
2 35	135 40	224 86	316 86	11 51	245 58	410 27	598 74	24 55	402 42	674 19	929 05
2 88	141 01	233 28	327 58	12 00	250 78	418 33	609 92	24 59	402 45	674 00	928 91
3 42	146 83	241 92	338 48	12 48	256 10	426 48	621 18	24 62	402 51	673 78	928 74
4 00	152 86	250 76	349 53	12 99	261 51	434 69	632 51	24 67	402 59	673 54	928 58
4 58	159 11	259 79	360 72	13 50	267 01	442 94	643 89	24 72	402 70	673 27	928 35
5 21	165 57	269 01	372 04	14 04	272 59	451 22	655 30	24 78	402 84	672 96	928 12
5 86	172 20	278 40	383 47	14 58	278 23	459 51	666 72	24 85	402 98	672 61	927 86
6 55	179 01	287 94	394 98	15 16	283 90	467 78	678 13	24 95	403 14	672 20	927 57
7 26	185 98	297 61	406 55	15 75	289 58	475 99	689 50	25 05	403 28	671 74	927 24
8 02	193 06	307 40	418 11	16 36	295 26	484 15	700 83	25 18	403 41	671 20	926 87
8 79	200 28	317 29	429 75	16 97	300 91	492 21	712 08	25 31	403 53	670 58	926 45
9 61	207 62	327 27	441 35	17 62	306 52	500 15	723 24	25 48	403 62	669 88	925 98
10 44	215 06	337 30	452 90	18 26	312 08	507 94	734 27	25 64	403 67	669 08	925 45
11 31	222 59	347 39	464 37	18 92	317 53	515 55	745 16	25 82	403 70	668 17	924 86
12 20	230 21	357 49	475 73	19 58	322 91	522 96	755 98	26 02	403 69	667 15	924 20
13 09	237 91	367 62	486 96	20 23	328 19	530 15	766 41	26 21	403 68	666 01	923 46
14 09	245 69	377 76	498 04	20 89	333 37	537 10	776 73	26 41	403 61	664 75	922 64
14 93	253 55	387 88	508 93	21 54	338 43	543 77	786 82	26 62	403 55	663 36	921 72
15 88	261 47	397 96	519 63	22 21	343 37	550 14	796 67	26 85	403 49	661 83	920 71
16 86	269 44	407 97	530 19	22 88	348 18	556 18	806 28	27 11	403 43	660 17	919 58
17 85	277 46	417 87	540 68	23 56	352 85	561 84	815 69	27 38	403 37	658 33	918 33
18 87	285 50	427 64	551 19	24 24	357 37	567 10	824 93	27 67	403 33	656 29	916 95
19 90	293 53	437 25	561 83	24 93	361 70	571 90	834 01	27 99	403 27	654 02	915 42
20 96	301 54	446 70	572 69	25 63	365 84	576 22	842 97	28 34	403 20	651 47	913 73
21 04	309 50	456 02	583 88	26 34	369 75	580 04	851 80	28 72	403 08	648 63	911 88
22 13	317 35	465 32	595 28	27 06	373 40	583 41	860 49	29 12	402 88	645 53	909 88
24 23	325 10	474 71	607 12	27 78	376 77	586 39	869 06	29 55	402 60	642 22	907 58

***Cash or Loan Values on \$1,000 Participating Policies.**

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
15	\$14 51	\$67 79	\$110 45	\$160 03	\$36 57	\$173 16	\$285 55	\$419 88	\$92 25	\$408 38	\$676 46	\$930 27
16	15 08	70 37	114 60	165 97	37 24	176 29	290 67	427 36	92 26	408 33	676 39	930 26
17	15 66	73 05	118 92	172 13	37 94	179 51	295 94	435 04	92 25	408 28	676 31	930 25
18	16 27	75 84	123 41	178 52	38 65	182 83	301 36	442 95	92 24	408 22	676 23	930 24
19	16 90	78 74	128 08	185 15	39 38	186 25	306 94	451 07	92 23	408 16	676 15	930 23
20	17 56	81 76	132 94	192 04	40 13	189 76	312 68	459 42	92 22	408 10	676 06	930 22
21	18 22	84 91	138 00	199 17	40 90	193 38	318 58	468 00	92 20	408 03	675 96	930 20
22	18 94	88 20	143 26	206 58	41 70	197 11	324 65	476 80	92 19	407 97	675 87	930 19
23	19 69	91 64	148 74	214 27	42 52	200 95	330 89	485 83	92 19	407 91	675 77	929 97
24	20 47	95 21	154 43	222 25	43 38	204 89	337 29	495 10	92 19	407 85	675 66	929 96
25	21 29	98 94	160 36	230 50	44 25	208 95	343 86	504 59	92 19	407 79	675 54	929 95
26	22 14	102 83	166 50	239 05	45 15	213 12	350 59	514 30	92 19	407 73	675 42	929 94
27	23 03	106 88	172 90	247 87	46 08	217 40	357 49	524 23	92 19	407 67	675 29	929 93
28	23 96	111 11	179 54	256 99	47 03	221 80	364 56	534 37	92 20	407 62	675 15	929 92
29	24 94	115 51	186 44	266 38	48 02	226 31	371 80	544 70	92 21	407 56	675 00	929 91
30	25 96	120 10	193 61	276 02	49 03	230 94	379 19	555 22	92 24	407 51	674 85	929 90
31	27 02	124 86	201 04	285 90	50 08	235 67	386 75	565 89	92 27	407 47	674 70	929 89
32	28 14	129 83	208 72	296 00	51 14	240 52	394 45	576 71	92 30	407 44	674 53	929 88
33	29 30	135 01	216 66	306 33	52 26	245 49	402 30	587 67	92 35	407 41	674 36	929 87
34	30 53	140 40	224 86	316 86	53 39	250 58	410 27	598 74	92 41	407 42	674 19	929 86
35	31 81	146 01	233 28	327 58	54 56	255 78	418 33	609 92	92 50	407 45	674 00	928 98
36	33 14	151 83	241 92	338 48	55 75	261 10	426 48	621 18	92 58	407 51	673 78	928 97
37	34 53	157 86	250 76	349 53	56 98	266 51	434 69	632 51	92 70	407 59	673 54	928 96
38	35 97	164 11	259 79	360 72	58 25	272 01	442 94	643 89	92 82	407 70	673 27	928 95
39	37 50	170 57	269 01	372 04	59 55	277 59	451 23	655 30	92 99	407 84	672 96	928 94
40	39 08	177 20	278 40	383 47	61 11	283 23	459 51	666 72	93 19	407 98	672 61	928 93
41	40 75	184 01	287 94	394 98	62 85	288 90	467 78	678 13	93 44	408 14	672 21	927 97
42	42 49	190 96	297 61	406 55	64 62	294 58	475 99	689 50	93 72	408 28	671 74	927 96
43	44 30	198 06	307 40	418 14	66 44	300 26	484 15	700 83	94 04	408 41	671 20	926 96
44	46 16	205 28	317 29	429 75	68 29	305 91	492 20	712 08	94 38	408 53	670 58	926 95
45	48 10	212 62	327 27	441 35	70 17	311 52	500 15	723 24	94 76	408 62	669 88	925 98
46	50 08	220 06	337 80	452 90	72 07	317 06	507 94	734 27	95 19	408 68	669 08	925 95
47	52 10	227 59	347 39	464 37	73 97	322 53	515 55	745 16	95 61	408 70	668 17	924 96
48	54 16	235 21	357 49	475 73	75 86	327 91	522 96	755 88	96 04	408 69	667 15	924 93
49	56 24	242 91	367 62	486 96	77 73	333 19	530 15	766 41	96 43	408 66	666 01	923 96
50	58 37	250 69	377 76	498 04	79 61	338 37	537 10	776 73	96 94	408 61	664 75	922 94
51	60 68	258 55	387 88	508 93	81 49	343 43	543 77	786 82	97 45	408 55	663 36	921 92
52	63 45	266 47	397 96	519 63	83 37	348 37	550 14	796 67	98 00	408 49	661 83	920 90
53	66 28	274 44	407 97	530 19	85 27	353 18	556 18	806 28	98 59	408 43	660 17	919 58
54	69 15	282 46	417 87	540 68	87 16	357 85	561 84	815 69	99 22	408 37	658 33	918 33
55	72 08	290 50	427 64	551 19	89 06	362 37	567 10	824 92	99 92	408 33	656 29	916 95
56	75 06	298 53	437 25	561 83	90 97	366 70	571 90	834 01	100 68	408 27	654 02	915 42
57	78 09	306 54	446 70	572 69	92 90	370 84	576 22	842 97	101 51	408 20	651 47	913 73
58	81 15	314 50	456 02	583 83	94 83	374 75	580 04	851 80	102 40	408 08	648 63	911 88
59	84 24	322 36	465 32	595 28	96 75	378 40	588 41	860 49	103 34	407 88	645 53	909 83
60	87 35	330 10	474 71	607 12	98 68	381 77	586 39	869 06	104 35	407 60	642 22	907 56

*Loan Values during any year will be amount secured by Cash Surrender Value at end of Year.

Cash or Loan Values on \$1,000 Nonparticipating

Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of				20-Premiums Life (Endowment at 85) at end of				20 Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
21	\$13 78	\$70 36	\$119 88	\$178 10	\$30 97	\$160 47	\$277 52	\$420 32	\$89 24	\$387 67	\$661 15	\$928 18
22	14 37	73 34	124 88	185 35	31 66	164 01	283 54	429 32	88 94	387 42	660 95	926 12
23	15 00	76 46	130 09	192 88	32 88	167 66	289 76	438 59	88 64	387 16	660 74	926 04
24	15 65	79 71	135 52	200 72	33 12	171 42	296 16	448 14	88 33	386 89	660 51	925 96
25	16 32	83 11	141 19	208 85	33 88	175 30	302 76	457 95	88 01	386 62	660 27	925 88
26	17 04	86 67	147 08	217 30	34 68	179 31	309 55	468 04	87 68	386 34	660 02	925 79
27	17 78	90 89	153 24	226 06	35 50	183 45	316 54	478 89	87 34	386 06	659 77	925 70
28	18 56	94 28	159 65	235 11	36 34	187 71	323 72	489 00	86 99	385 77	659 49	925 59
29	19 39	98 34	166 34	244 48	37 22	192 10	331 11	499 86	86 65	385 47	659 21	925 48
30	20 25	102 58	173 29	254 12	38 13	196 61	338 69	510 95	86 29	385 17	658 92	925 36
31	21 15	107 00	180 52	264 02	39 06	201 25	346 46	522 25	85 93	384 87	658 62	925 23
32	22 09	111 63	188 02	274 19	40 01	206 03	354 42	533 74	85 56	384 57	658 30	925 09
33	23 09	116 47	195 81	284 61	41 02	210 94	362 54	545 49	85 20	384 29	657 98	924 93
34	24 14	121 52	203 86	295 27	42 06	215 98	370 84	557 29	84 83	384 02	657 65	924 76
35	25 23	126 77	212 15	306 16	43 11	221 15	379 26	569 30	84 46	383 76	657 29	924 57
36	26 36	132 26	220 68	317 26	44 20	226 45	387 79	581 46	84 10	383 52	656 91	924 36
37	27 56	137 96	229 44	328 57	45 32	231 87	396 43	593 73	83 74	383 31	656 50	924 13
38	28 81	143 88	238 42	340 07	46 48	237 40	405 15	606 10	83 39	383 12	656 05	923 88
39	30 13	150 02	247 62	351 76	47 67	243 03	413 93	618 57	83 06	382 94	655 56	923 60
40	31 52	156 34	257 01	363 62	48 92	248 73	422 74	631 10	82 75	382 77	655 01	923 28
41	32 97	162 84	266 59	375 62	50 20	254 48	431 57	643 68	82 46	382 60	654 41	922 93
42	34 49	169 49	276 34	387 76	51 51	260 25	440 39	656 23	82 19	382 41	653 74	922 54
43	36 07	176 80	286 24	400 01	52 86	266 03	449 17	668 89	81 95	382 19	652 99	922 11
44	37 71	183 27	296 32	412 39	54 23	271 81	457 90	681 49	81 73	381 96	652 16	921 62
45	39 41	190 36	306 53	424 88	55 63	277 56	466 54	694 06	81 52	381 69	651 23	921 08
46	41 16	197 59	316 88	437 46	57 04	283 27	475 06	706 58	81 34	381 39	650 20	920 48
47	42 94	204 94	327 35	450 15	58 45	288 92	483 45	719 03	81 16	381 05	649 05	919 81
48	44 76	212 43	337 96	462 94	59 85	294 50	491 67	731 39	80 98	380 68	647 79	919 06
49	46 62	220 06	348 72	475 85	61 25	300 02	499 73	743 66	80 83	380 30	646 41	918 24
50	48 53	227 85	359 63	488 92	62 66	305 46	507 58	756 83	80 70	379 91	644 91	917 32
51	50 50	235 78	370 68	502 20	64 09	310 82	515 21	767 90	80 61	379 52	643 28	916 31
52	52 52	243 85	381 89	515 76	65 51	316 08	522 60	779 88	80 56	379 12	641 51	915 19
53	54 59	252 08	393 27	529 77	66 95	321 23	529 71	791 82	80 55	378 73	639 59	913 95
54	56 71	260 47	404 83	544 48	68 39	326 29	536 53	803 81	80 59	378 36	637 49	912 59
55	58 89	269 04	416 62	560 19	69 84	331 23	543 03	815 92	80 69	378 00	635 20	911 08
56	61 15	277 77	428 70	577 31	71 32	336 03	549 19	828 27	80 85	377 64	632 66	909 42
57	63 46	286 68	441 17	596 32	72 81	340 68	554 98	840 99	81 08	377 26	629 83	907 59
58	65 83	295 79	454 22	617 86	74 30	345 15	560 45	854 24	81 36	376 83	626 70	906 58
59	68 25	305 13	468 17	642 76	75 80	349 43	565 69	868 21	81 70	376 34	623 29	903 37
60	70 75	314 75	483 39	672 26	77 31	353 52	570 80	883 22	82 10	375 76	619 67	900 94

***CASH OR LOAN VALUES.**

Guaranteed on Participating Policies of \$1,000 Each.

*Cash or Loan Values end of 8th year and annually thereafter are the entire American 3 per cent reserve. See Index for Reserve Tables.

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
5	\$ 6	\$ 25	\$ 67	\$110	\$160	\$15	\$ 68	\$173	\$285	\$419	\$55	\$175	\$408	\$676	\$930
6	6	26	70	114	165	15	70	176	290	427	55	175	408	676	930
6	6	27	73	118	172	16	71	179	295	435	55	175	408	676	930
7	7	28	75	123	178	16	73	182	301	442	55	175	408	676	930
7	7	30	78	128	185	17	75	186	306	451	55	175	408	676	930
7	7	31	81	132	192	17	76	189	312	459	55	175	408	676	930
8	8	32	84	138	199	18	78	193	318	468	55	175	408	676	930
8	8	33	88	143	206	19	80	197	324	476	55	175	407	675	930
8	8	34	91	148	214	19	81	200	330	485	55	175	407	675	929
8	8	36	95	154	222	20	83	204	337	495	55	175	407	675	929
9	9	37	98	160	230	21	85	208	343	504	55	175	407	675	929
9	9	39	102	166	239	21	87	213	350	514	55	175	407	675	929
10	10	40	106	172	247	22	89	217	357	524	55	175	407	675	929
10	10	42	111	179	256	23	91	221	364	534	55	175	407	675	929
10	10	43	115	186	266	24	93	226	371	544	55	175	407	675	929
10	10	45	120	193	276	25	95	230	379	555	55	175	407	674	929
11	11	48	124	201	285	26	97	235	386	565	55	175	407	674	929
12	12	50	129	208	296	26	100	240	394	567	55	175	407	674	929
12	12	52	135	216	306	27	102	245	402	587	55	175	407	674	928
12	12	55	140	224	316	28	105	250	410	598	55	175	407	674	929
13	13	58	146	233	327	29	107	255	418	609	55	175	407	674	928
14	14	60	151	241	338	30	110	261	426	621	55	175	407	673	928
14	14	63	157	250	349	31	112	266	434	632	55	175	407	673	928
14	14	66	164	259	360	32	115	272	442	643	55	176	407	673	928
15	15	70	170	269	372	33	118	277	451	655	55	176	407	672	928
17	17	73	177	278	383	34	120	283	459	666	55	176	407	672	927
18	18	77	184	287	394	36	123	288	467	678	56	177	408	672	927
19	19	80	190	297	406	37	126	294	475	689	56	177	408	671	927
21	21	84	198	307	418	38	129	300	484	700	56	177	408	671	926
23	23	88	205	317	429	39	132	305	492	712	56	178	408	670	926
24	24	92	212	327	441	41	135	311	500	723	57	178	408	669	925
26	26	96	220	337	452	42	138	317	507	734	57	179	408	669	925
28	28	100	227	347	464	43	141	322	515	745	57	179	408	668	924
29	29	104	235	357	475	44	144	327	522	755	58	180	408	667	924
31	31	108	242	367	486	46	147	333	530	766	58	180	408	666	923
33	33	112	250	377	498	47	150	338	537	776	58	181	408	664	922
35	35	117	258	387	508	48	153	343	543	786	59	181	408	663	921
37	37	121	266	397	519	50	156	348	550	796	59	182	408	661	920
38	38	126	274	407	530	51	159	353	556	806	59	183	408	660	919
40	40	130	282	417	540	52	162	357	561	815	60	183	408	658	918
42	42	135	290	427	551	53	165	362	567	824	60	184	408	656	916
44	44	140	298	437	561	55	168	366	571	834	61	185	408	654	915
47	47	145	306	446	572	56	171	370	576	842	62	186	408	651	913
49	49	149	314	456	583	57	174	374	580	851	62	187	408	648	911
51	51	154	322	465	595	59	177	378	583	860	63	188	407	645	909
53	53	159	330	474	607	60	179	381	586	869	64	190	407	642	907

Cash or Loan Values on \$1,000 Nonparticipating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
21	9	\$24	\$67	\$118	\$182	\$28	\$59	\$155	\$272	\$419	\$84	\$161	\$383	\$656	\$991
22	10	26	70	123	190	28	61	158	278	428	84	161	382	656	991
23	11	27	73	128	197	27	62	162	284	437	84	160	382	656	991
24	12	29	77	134	205	28	64	166	290	446	84	160	382	656	991
25	13	31	81	140	214	29	66	171	297	456	84	160	382	656	991
26	14	32	85	146	222	30	68	175	304	466	84	160	382	656	991
27	15	34	88	152	231	31	69	179	311	476	83	160	382	656	991
28	16	35	92	159	240	32	71	183	318	487	83	160	382	656	991
29	17	38	97	166	250	33	73	188	326	498	83	160	382	655	991
30	18	41	101	174	259	35	76	192	334	508	83	160	382	655	991
31	19	42	106	181	269	36	78	197	342	519	83	160	382	655	991
32	20	44	111	188	279	37	80	202	350	531	83	159	382	655	991
33	21	46	116	196	290	38	82	207	358	543	82	159	381	655	991
34	22	48	121	205	301	39	84	212	366	554	82	159	381	655	991
35	24	51	127	214	311	40	87	216	375	566	82	159	381	655	991
36	25	53	132	222	322	42	89	223	384	578	82	159	381	655	991
37	26	56	138	231	334	43	91	229	392	590	82	159	381	655	991
38	27	59	144	240	345	44	94	234	401	602	82	159	381	654	991
39	29	61	160	249	357	46	96	240	409	615	82	159	381	654	991
40	31	64	167	259	368	47	99	246	419	627	82	159	381	654	991
41	33	67	164	268	380	49	102	252	428	639	81	159	381	653	991
42	34	71	170	278	392	50	105	258	436	652	81	159	381	653	991
43	36	74	177	288	404	51	107	263	445	664	81	159	381	652	991
44	38	77	184	298	416	53	110	269	454	676	81	159	381	651	991
45	40	81	191	308	428	55	113	275	463	688	81	160	381	651	991
46	42	85	198	318	440	57	116	281	471	700	81	160	381	650	991
47	43	88	206	328	452	58	119	287	479	712	81	160	381	649	991
48	45	91	213	338	463	59	122	292	487	724	81	160	381	648	991
49	47	95	220	348	475	61	124	298	495	736	81	160	380	648	991
50	49	98	227	358	486	62	127	303	503	747	81	160	380	645	991
51	51	101	235	368	498	63	130	308	510	758	81	160	380	643	991
52	52	106	242	378	509	65	132	313	517	769	81	160	379	643	991
53	54	110	250	388	520	66	135	318	528	780	81	160	379	640	991
54	56	118	257	398	530	68	137	323	529	790	81	161	378	638	991
55	58	117	265	407	541	69	140	327	535	800	81	161	378	635	991
56	60	121	272	417	552	70	142	332	540	811	81	161	378	633	991
57	62	125	280	426	564	72	145	336	545	821	81	162	377	630	991
58	65	129	287	435	575	73	147	340	550	831	81	162	377	627	991
59	67	133	294	444	587	75	150	344	554	840	82	163	376	623	991
60	69	137	302	453	598	76	152	347	557	850	82	164	376	620	991

Cash or Loan Values on \$1,000 Participating Policies.

Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
				\$20 48	\$171 29	\$290 67	\$427 36	\$60 20	\$403 33	676 38	930 24
				21 06	174 51	295 94	435 04	60 20	403 27	676 31	930 21
				21 64	177 83	301 36	442 95	60 20	403 22	676 24	930 18
				22 24	181 25	306 94	451 07	60 19	403 16	676 15	930 14
				22 86	184 76	312 68	459 42	60 18	403 10	676 06	930 10
4 95	\$79 91	\$138 00	\$199 17	23 49	188 38	318 58	468 00	60 17	403 03	675 96	930 06
5 54	83 20	143 26	206 58	24 14	192 11	324 65	476 80	60 16	402 97	675 87	930 02
6 15	86 64	148 74	214 27	24 82	195 95	330 89	485 83	60 16	402 91	675 77	929 97
6 80	90 21	154 43	222 25	25 52	199 89	337 29	495 10	60 16	402 85	675 66	929 92
7 47	93 94	160 36	230 50	26 24	203 95	343 86	504 58	60 16	402 79	675 54	929 87
8 17	97 83	166 50	239 05	26 97	208 12	350 59	514 30	60 16	402 73	675 42	929 81
8 90	101 88	172 90	247 87	27 74	212 40	357 49	524 23	60 17	402 67	675 28	929 74
9 67	106 11	179 54	256 99	28 52	216 80	364 56	534 37	60 18	402 62	675 15	929 67
10 47	110 51	186 44	266 38	29 33	221 31	371 80	544 70	60 18	402 56	675 00	929 59
11 31	115 10	193 61	276 02	30 17	225 94	379 19	555 22	60 21	402 51	674 85	929 50
12 19	119 86	201 04	285 90	31 03	230 67	386 75	565 89	60 23	402 47	674 70	929 41
13 11	124 83	208 72	296 00	31 91	235 52	394 45	576 71	60 26	402 43	674 53	929 30
14 06	130 01	216 66	306 33	32 81	240 49	402 30	587 67	60 29	402 41	674 36	929 19
15 08	135 40	224 86	316 86	33 75	245 58	410 27	598 74	60 34	402 42	674 19	929 05
16 13	141 01	233 28	327 58	34 72	250 78	418 33	609 92	60 40	402 45	674 00	928 91
17 23	146 83	241 92	338 48	35 71	256 10	426 48	621 18	60 47	402 51	673 78	928 74
18 38	152 88	250 76	349 53	36 72	261 51	434 69	632 51	60 55	402 59	673 54	928 56
19 57	159 11	259 79	360 72	37 77	267 01	442 94	643 89	60 64	402 70	673 27	928 35
20 83	165 57	269 01	372 04	38 84	272 59	451 22	655 30	60 76	402 84	672 96	928 12
22 14	172 20	278 40	383 47	39 95	278 23	459 51	666 72	60 90	402 98	672 61	927 86
23 53	179 01	287 94	394 98	41 10	283 90	467 78	678 13	61 08	403 14	672 20	927 57
24 97	185 96	297 61	406 55	42 29	289 58	475 99	689 50	61 28	403 28	671 74	927 24
26 47	193 06	307 40	418 14	43 50	295 26	484 15	700 83	61 51	403 41	671 20	926 87
28 03	200 28	317 29	429 75	44 74	300 91	492 21	712 08	61 77	403 53	670 58	926 45
29 65	207 62	327 27	441 35	46 00	306 52	500 15	723 24	62 05	403 62	669 88	925 98
31 32	215 06	337 30	452 90	47 28	312 06	507 94	734 27	62 36	403 67	669 08	925 45
33 03	222 59	347 39	464 37	48 58	317 53	515 55	745 16	62 69	403 70	668 17	924 86
34 77	230 21	357 49	475 73	49 87	322 91	522 96	755 88	63 02	403 69	667 15	924 20
36 53	237 91	367 62	486 96	51 15	328 19	530 15	766 41	63 36	403 66	666 01	923 46
38 33	245 69	377 76	498 04	52 42	333 37	537 10	776 73	63 71	403 61	664 75	922 64
40 17	253 55	387 88	508 93	53 71	338 43	543 77	786 82	64 10	403 55	663 36	921 72
42 05	261 47	397 96	519 63	55 01	343 37	550 14	796 67	64 52	403 49	661 83	920 71
43 97	269 44	407 97	530 19	56 31	348 18	556 18	806 28	64 96	403 43	660 17	919 58
45 92	277 46	417 87	540 68	57 61	352 85	561 84	815 69	65 45	403 37	658 33	918 33
47 91	285 50	427 64	551 19	58 93	357 37	567 10	824 93	65 98	403 33	656 29	916 95
49 94	293 53	437 25	561 83	60 25	361 70	571 90	834 01	66 55	403 27	654 02	915 42
52 01	301 54	446 70	572 69	61 60	365 84	576 22	842 97	67 18	403 20	651 47	913 73
54 11	309 50	456 02	583 83	62 96	369 75	580 04	851 80	67 85	403 08	648 63	911 88
56 23	317 35	465 32	595 28	64 32	373 40	583 41	860 49	68 57	402 88	645 53	909 83
58 37	325 10	474 71	607 12	65 68	376 77	586 39	869 06	69 34	402 60	642 22	907 58

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16						\$17	\$47	\$143	\$249	\$377	\$66	\$143	\$376	\$655	\$92
17						18	48	146	254	385	66	142	376	655	92
18						18	50	150	259	393	66	142	376	654	92
19						19	51	153	265	401	65	142	376	654	92
20	\$10	\$23	\$67	\$114	\$169	20	52	156	270	410	65	142	376	654	92
21	10	25	69	118	176	20	54	159	276	418	65	141	376	654	92
22	11	26	72	123	183	21	55	163	282	427	64	141	375	654	92
23	11	27	75	129	191	22	57	166	288	436	64	141	375	654	92
24	12	28	79	134	198	22	58	170	294	446	64	141	375	654	92
25	12	30	82	139	206	23	60	174	301	456	64	140	375	654	92
26	13	31	85	145	215	24	61	178	308	466	63	140	375	654	92
27	14	32	89	151	223	25	63	182	315	476	63	140	375	654	92
28	14	34	93	158	232	26	65	186	322	486	62	139	375	653	92
29	15	36	97	164	242	26	66	191	329	497	62	139	375	653	92
30	16	37	101	171	251	27	68	195	337	508	62	140	375	653	92
31	17	39	106	178	261	28	70	200	344	519	61	140	375	653	92
32	18	41	110	186	271	29	72	204	352	531	62	140	375	653	92
33	19	43	115	193	281	30	74	209	360	542	62	140	375	653	92
34	20	45	120	201	291	31	76	214	368	554	62	140	375	652	92
35	21	47	125	209	302	32	78	219	377	566	62	140	375	652	92
36	22	49	130	218	313	33	81	225	385	578	62	140	375	652	92
37	23	52	136	226	324	34	83	230	394	590	62	140	375	652	92
38	24	54	142	235	335	36	85	236	402	602	62	140	375	651	92
39	25	57	148	244	346	37	88	241	411	614	62	140	375	651	92
40	26	59	154	253	358	38	90	247	420	626	62	141	375	651	92
41	28	62	160	262	369	39	93	252	428	639	62	141	376	650	92
42	29	65	167	272	381	41	95	258	437	651	63	141	376	650	92
43	31	68	173	281	392	42	98	264	446	663	63	142	376	649	92
44	32	71	180	291	404	43	101	269	454	676	63	142	376	649	92
45	34	75	187	301	416	45	103	275	463	688	63	142	376	648	92
46	36	78	194	311	427	46	106	281	471	700	64	143	376	647	91
47	37	81	201	321	439	47	109	286	479	712	64	143	376	646	91
48	39	85	208	330	450	49	111	292	487	724	64	144	376	645	91
49	41	88	215	340	462	50	114	297	495	735	64	144	376	644	91
50	43	92	223	350	473	52	116	302	502	746	65	144	376	642	91
51	45	96	230	360	484	53	119	307	509	758	65	145	376	641	91
52	47	99	238	370	495	54	122	312	516	769	65	145	376	639	91
53	48	103	245	380	505	56	124	317	523	779	66	146	375	637	91
54	50	107	253	390	516	57	127	322	529	790	66	147	375	635	91
55	53	111	261	400	527	58	130	327	535	800	67	147	375	633	91
56	55	115	268	409	537										
57	57	119	276	419	548										
58	59	123	283	428	560										
59	61	127	291	437	571										
60	63	131	298	446	584										

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
.....	.....	.....	.....	.....	\$20 48	\$171 29	\$290 67	\$427 36	\$60 20	\$403 33	\$676 38	930 24
.....	.....	.....	.....	.....	21 06	174 51	295 94	435 04	60 20	403 27	676 31	930 21
.....	.....	.....	.....	.....	21 64	177 83	301 86	442 95	60 20	403 22	676 24	930 18
.....	.....	.....	.....	.....	22 24	181 25	306 94	451 07	60 19	403 16	676 15	930 14
.....	.....	.....	.....	.....	22 86	184 76	312 68	459 42	60 18	403 10	676 06	930 10
4 95	\$79 91	\$138 00	\$199 17	23 49	188 38	318 58	468 00	60 17	403 03	675 96	930 06	930 06
5 54	83 20	143 26	206 58	24 14	192 11	324 65	476 80	60 16	402 97	675 87	930 02	930 02
6 15	86 64	148 74	214 27	24 82	195 95	330 89	485 83	60 16	402 91	675 77	929 97	929 97
6 80	90 21	154 43	222 25	25 52	199 89	337 29	495 10	60 16	402 85	675 66	929 92	929 92
7 47	93 94	160 36	230 50	26 24	203 95	343 86	504 58	60 16	402 79	675 54	929 87	929 87
8 17	97 83	166 50	239 05	26 97	208 12	350 59	514 30	60 16	402 73	675 42	929 81	929 81
8 90	101 88	172 90	247 87	27 74	212 40	357 49	524 23	60 17	402 67	675 28	929 74	929 74
9 67	106 11	179 54	256 99	28 52	216 80	364 56	534 37	60 18	402 62	675 15	929 67	929 67
10 47	110 51	186 44	266 38	29 33	221 31	371 80	544 70	60 18	402 56	675 00	929 59	929 59
11 31	115 10	193 61	276 02	30 17	225 94	379 19	555 22	60 21	402 51	674 85	929 50	929 50
12 19	119 86	201 04	285 90	31 03	230 67	386 75	565 89	60 23	402 47	674 70	929 41	929 41
13 11	124 83	208 72	296 00	31 91	235 52	394 45	576 71	60 26	402 43	674 53	929 30	929 30
14 06	130 01	216 66	306 33	32 81	240 49	402 30	587 67	60 29	402 41	674 36	929 19	929 19
15 08	135 40	224 86	316 86	33 75	245 58	410 27	598 74	60 34	402 42	674 19	929 05	929 05
16 13	141 01	233 28	327 58	34 72	250 78	418 33	609 92	60 40	402 45	674 00	928 91	928 91
17 23	146 83	241 92	338 48	35 71	256 10	426 48	621 18	60 47	402 51	673 78	928 74	928 74
18 38	152 86	250 76	349 53	36 72	261 51	434 69	632 51	60 55	402 59	673 54	928 56	928 56
19 57	159 11	259 79	360 72	37 77	267 01	442 94	643 89	60 64	402 70	673 27	928 35	928 35
20 83	165 57	269 01	372 04	38 84	272 59	451 22	655 30	60 76	402 84	672 96	928 12	928 12
22 14	172 20	278 40	383 47	39 95	278 23	459 51	666 72	60 90	402 98	672 61	927 86	927 86
23 53	179 01	287 94	394 98	41 10	283 90	467 78	678 13	61 08	403 14	672 20	927 57	927 57
24 97	185 96	297 61	406 55	42 29	289 58	475 99	689 50	61 28	403 28	671 74	927 24	927 24
26 47	193 06	307 40	418 14	43 50	295 26	484 15	700 83	61 51	403 41	671 20	926 87	926 87
28 03	200 28	317 29	429 75	44 74	300 91	492 21	712 08	61 77	403 53	670 58	926 45	926 45
29 65	207 62	327 27	441 35	46 00	306 52	500 15	723 24	62 05	403 62	669 88	925 98	925 98
31 32	215 06	337 30	452 90	47 28	312 06	507 94	734 27	62 36	403 67	669 08	925 45	925 45
33 03	222 59	347 39	464 37	48 58	317 53	515 55	745 16	62 69	403 70	668 17	924 86	924 86
34 77	230 21	357 49	475 73	49 87	322 91	522 96	755 88	63 02	403 69	667 15	924 20	924 20
36 53	237 91	367 62	486 96	51 15	328 19	530 15	766 41	63 36	403 66	666 01	923 46	923 46
38 33	245 69	377 76	498 04	52 42	333 37	537 10	776 73	63 71	403 61	664 75	922 64	922 64
40 17	253 55	387 88	508 93	53 71	338 43	543 77	786 82	64 10	403 55	663 36	921 72	921 72
42 05	261 47	397 96	519 63	55 01	343 37	550 14	796 67	64 52	403 49	661 83	920 71	920 71
43 97	269 44	407 97	530 19	56 31	348 18	556 18	806 28	64 96	403 43	660 17	919 58	919 58
45 92	277 46	417 87	540 68	57 61	352 85	561 84	815 69	65 45	403 37	658 33	918 33	918 33
47 91	285 50	427 64	551 19	58 93	357 37	567 10	824 93	65 98	403 33	656 29	916 95	916 95
49 94	293 53	437 25	561 83	60 25	361 70	571 90	834 01	66 55	403 27	654 02	915 42	915 42
51 52	301 54	446 70	572 69	61 60	365 84	576 22	842 97	67 18	403 20	651 47	913 73	913 73
53 54	309 50	456 02	583 83	62 96	369 75	580 04	851 80	67 85	403 08	648 63	911 88	911 88
55 56	317 35	465 32	595 28	64 32	373 40	583 41	860 49	68 57	402 88	645 53	909 83	909 83
58 37	325 10	474 71	607 12	65 68	376 77	586 39	869 06	69 34	402 60	642 22	907 58	907 58

CASH OR LOAN VALUES

Age at Issue.	25,000 Nonparticipating Policy				51,000 Participating Policies											
	Commercial Whole Life at end of				Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.
20	\$ 96	\$303	\$508	\$ 574	\$15	\$ 75	\$127	\$186	\$35	\$180	\$307	\$459	\$92	\$394	\$676	\$980
21	100	379	623	909	16	78	132	193	36	183	313	468	92	398	679	980
22	104	396	649	946	16	81	137	200	37	187	319	477	92	399	679	980
23	106	411	675	984	17	84	142	208	37	190	325	486	92	399	679	980
24	111	428	703	1024	17	88	147	216	38	194	331	495	92	399	679	980
25	116	447	732	1065	18	91	153	224	39	198	338	504	92	399	679	980
26	121	466	763	1107	18	95	159	232	40	202	344	514	92	399	679	980
27	126	485	794	1152	20	99	165	241	40	206	351	524	92	399	679	980
28	134	506	827	1197	20	102	172	250	41	210	358	534	92	399	679	980
29	140	528	861	1244	21	107	178	259	42	214	365	545	92	399	679	980
30	146	550	897	1293	22	111	185	268	43	219	373	556	91	399	679	980
31	153	574	934	1342	23	115	192	278	44	223	380	566	91	397	679	980
32	159	598	973	1393	24	120	200	288	45	228	388	577	91	397	679	980
33	166	623	1012	1446	25	125	207	298	46	233	395	588	91	397	679	980
34	174	651	1053	1499	26	130	215	308	47	237	403	599	91	397	679	980
35	183	679	1096	1553	27	135	223	319	48	242	411	610	90	397	674	980
36	190	707	1139	1609	28	140	232	329	49	247	419	621	90	396	674	980
37	198	737	1183	1665	30	146	240	340	50	252	427	633	90	396	674	980
38	207	768	1229	1722	31	152	249	351	51	258	435	644	90	396	673	980
39	217	801	1278	1779	32	158	258	362	52	264	443	655	90	396	673	980
40	228	834	1329	1838	34	164	267	374	53	269	451	667	89	396	673	980
41	237	868	1371	1896	35	170	276	385	54	275	459	678	89	396	673	980
42	247	903	1420	1956	36	177	285	396	55	279	467	690	90	396	673	980
43	259	939	1470	2015	38	183	295	407	57	284	475	701	90	396	673	980
44	270	978	1520	2076	40	190	304	419	58	289	483	712	90	396	673	980
45	283	1013	1570	2134	41	197	314	430	60	295	491	723	90	396	673	980
46	295	1049	1623	2193	43	204	323	441	61	300	499	734	90	396	669	980
47	307	1087	1673	2252	45	211	333	453	62	305	506	745	91	396	669	980
48	320	1126	1728	2311	47	218	343	464	64	310	513	756	91	396	667	980
49	333	1166	1776	2369	48	225	353	475	65	315	520	766	91	396	666	980
50	348	1204	1828	2426	50	232	362	486	66	319	526	777	92	396	665	980
51	360	1244	1880	2482	52	240	372	496	67	324	533	787	92	396	665	980
52	374	1284	1931	2537	54	247	382	507	68	329	539	797	93	396	663	980
53	388	1326	1983	2592	56	254	392	517	70	333	545	808	94	396	663	980
54	403	1369	2038	2646	58	262	401	528	71	337	550	818	94	396	663	980
55	417	1407	2094	2700	60	270	411	538	73	341	555	828	95	396	663	980
56	433	1447	2153	2755	62	277	420	548	74	345	559	834				
57	447	1488	2181	2811	64	284	429	559	75	349	563	843				
58	463	1530	2229	2868	66	292	438	570	76	353	567	852				
59	478	1589	2277	2928	68	299	447	581	78	357	570	860				
60	494	1608	2326	2989	71	306	456	593	79	360	572	869				
61	510	1647	2375	3051	73	313	465	606	80	364	575	877				

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
21	\$112	\$28	\$70	\$119	\$177	\$28	\$58	\$160	\$276	\$419	\$65	\$150	\$376	\$655	\$925
22	13	30	73	124	184	28	59	163	282	428	65	150	376	655	925
23	13	31	76	129	191	29	60	167	289	437	65	150	376	655	925
24	14	32	79	134	199	30	62	171	295	446	65	150	376	654	925
25	15	34	82	140	207	30	63	175	301	456	65	150	376	654	925
26	15	35	86	146	215	31	65	179	308	466	65	150	376	654	925
27	16	37	90	152	224	32	66	183	315	476	65	150	376	654	924
28	17	38	93	158	233	33	68	187	322	487	65	150	376	654	924
29	17	40	97	165	242	33	69	191	330	498	65	150	376	654	924
30	18	42	102	172	252	34	71	196	337	508	65	150	376	654	924
31	19	43	106	179	261	35	73	200	345	520	65	150	375	653	924
32	20	45	111	186	271	36	74	205	353	531	65	150	375	653	924
33	21	47	115	194	281	37	76	210	361	543	65	150	375	653	924
34	22	49	120	202	292	38	78	215	369	554	65	150	375	653	924
35	22	52	125	210	303	39	80	220	377	566	65	150	375	653	924
36	23	54	131	218	313	39	82	225	386	578	65	150	376	652	923
37	25	56	136	227	324	40	84	231	394	590	65	150	376	652	923
38	26	59	142	236	336	42	86	236	403	602	65	151	376	652	923
39	27	61	148	245	347	43	88	242	411	615	65	151	376	652	923
40	28	64	154	254	358	44	91	247	420	627	65	151	376	651	922
41	29	67	161	263	370	45	93	253	429	639	66	151	376	651	922
42	31	70	167	272	381	46	95	259	437	652	66	152	376	650	922
43	32	73	174	282	393	47	98	264	446	664	66	152	376	650	921
44	34	76	181	292	405	48	100	270	455	676	66	152	376	649	921
45	35	80	188	301	416	50	102	276	463	688	66	153	376	648	920
46	37	83	195	311	428	51	105	281	471	700	67	153	376	647	920
47	38	86	202	321	439	52	107	287	479	712	67	154	376	646	919
48	40	90	209	331	451	53	110	292	487	724	67	154	376	645	919
49	41	93	216	341	462	55	112	298	495	736	67	154	376	644	918
50	43	97	223	351	473	56	114	303	503	747	68	155	376	643	917
51	45	100	231	361	484	57	117	308	510	758	68	155	376	641	916
52	46	104	238	371	495	58	119	313	517	769	68	155	376	640	915
53	48	108	246	381	506	60	121	318	523	780	69	156	376	638	914
54	50	112	253	391	516	61	124	323	530	790	69	157	376	636	912
55	52	116	261	400	527	62	126	327	535	800	70	158	376	634	911
56	54	120	269	410	538	63	128	332	541	811	70	159	376	631	909
57	56	124	276	419	549	65	131	336	545	821	71	159	375	629	907
58	57	128	284	428	560	66	133	340	550	831	71	160	375	626	905
59	59	132	291	438	572	67	135	344	553	840	72	161	375	622	903
60	61	136	299	447	584	68	137	347	557	850	72	162	375	619	901

CASH OR LOAN VALUES

Age at Issue.	\$5,000 Nonparticipating Policy				\$1,000 Participating Policies											
	Commercial Whole Life at end of				Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	\$ 96	\$363	\$598	\$ 874	\$15	\$ 75	\$127	\$186	\$35	\$180	\$307	\$459	\$92	\$398	\$676	\$930
21	100	379	623	909	16	78	132	193	36	183	313	468	92	398	676	930
22	104	395	648	946	16	81	137	200	37	187	319	477	92	398	676	930
23	108	411	675	984	17	84	142	208	37	190	325	486	92	398	676	930
24	113	428	703	1024	17	88	147	216	38	194	331	495	92	398	676	930
25	118	447	732	1065	18	91	153	224	39	198	338	505	92	398	676	930
26	123	466	763	1107	19	95	159	232	40	202	344	514	92	398	675	930
27	128	485	794	1152	20	99	165	241	40	206	351	524	92	398	675	930
28	134	506	827	1197	20	102	172	250	41	210	358	534	92	398	675	930
29	140	528	861	1244	21	107	178	259	42	214	365	545	92	398	675	930
30	146	550	897	1293	22	111	185	268	43	219	373	555	91	398	675	930
31	153	574	934	1342	23	115	192	278	44	223	380	566	91	397	675	929
32	159	598	972	1393	24	120	200	288	45	228	388	577	91	397	675	929
33	166	624	1012	1446	25	125	207	298	46	233	395	588	91	397	674	929
34	174	651	1053	1499	26	130	215	308	47	237	403	599	91	397	674	929
35	182	678	1095	1553	27	135	223	319	48	242	411	610	90	397	674	929
36	190	707	1139	1609	28	140	232	329	49	247	419	621	90	398	674	929
37	198	737	1183	1665	30	146	240	340	50	252	427	633	90	398	674	929
38	207	768	1229	1722	31	152	249	351	51	258	435	644	90	398	673	928
39	217	801	1275	1779	32	158	258	362	52	263	443	655	90	398	673	928
40	226	834	1323	1838	34	164	267	374	53	268	451	667	89	398	673	928
41	237	868	1371	1896	35	170	276	385	55	273	459	678	89	398	672	928
42	247	903	1420	1956	36	177	285	396	56	279	467	690	90	398	672	927
43	259	939	1470	2015	38	183	295	407	57	284	475	701	90	398	671	927
44	270	975	1520	2075	40	190	304	419	58	289	483	712	90	399	671	926
45	282	1012	1570	2134	41	197	314	430	60	295	491	723	90	399	670	926
46	295	1049	1622	2193	43	204	323	441	61	300	498	734	90	399	669	925
47	307	1087	1673	2252	45	211	333	453	62	305	506	745	91	399	668	925
48	320	1126	1725	2311	47	218	343	464	64	310	513	756	91	399	667	924
49	333	1165	1776	2369	48	225	353	475	65	315	520	766	91	399	666	923
50	346	1204	1828	2426	50	232	362	486	66	319	526	777	92	399	665	923
51	360	1244	1880	2482	52	240	372	496	67	324	533	787	92	399	663	922
52	374	1284	1931	2537	54	247	382	507	69	329	539	797	93	398	662	921
53	388	1325	1983	2592	56	254	392	517	70	333	545	806	94	398	660	920
54	402	1366	2033	2646	58	262	401	528	71	337	550	816	94	398	658	918
55	417	1407	2084	2700	60	269	411	538	73	341	555	825	95	398	656	917
56	432	1447	2133	2755	62	277	420	548	74	345	559	834	..	..	..	..
57	447	1488	2181	2811	64	284	429	559	75	349	563	843	..	..	..	..
58	463	1529	2229	2869	66	292	438	570	76	352	567	852	..	..	..	..
59	478	1569	2277	2928	68	299	447	581	78	356	570	860	..	..	..	..
60	494	1609	2325	2989	71	306	456	593	79	358	572	869	..	..	..	..
61	510	1647	2375	3051	73	313	465	605	80	361	575	877	..	..	..	..

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
10 94	\$87 82	\$116 93	\$176 63	\$24 64	\$154 85	\$271 45	\$418 69	\$87 45	\$387 53	\$658 85	\$921 78
11 42	70 76	121 87	183 79	25 19	158 34	277 42	427 62	87 20	387 29	658 64	921 69
11 90	78 85	127 02	194 23	25 76	161 97	283 59	436 81	86 94	387 07	658 40	921 65
12 42	77 06	132 39	198 97	26 35	165 70	289 94	446 28	86 66	386 82	658 24	921 56
12 95	80 42	137 98	206 99	26 95	169 55	296 49	456 00	86 37	386 57	658 01	921 48
13 52	83 94	143 81	215 33	27 58	173 51	303 20	466 00	86 08	386 32	657 80	921 40
14 10	87 62	149 88	223 95	28 23	177 63	310 15	476 26	85 77	386 06	657 54	921 32
14 72	91 46	156 21	232 88	28 90	181 85	317 27	486 77	85 44	385 78	657 27	921 19
15 38	95 46	162 80	242 09	29 59	186 19	324 53	497 52	85 12	385 50	657 01	921 11
16 06	99 65	169 65	251 57	30 31	190 67	332 09	508 49	84 79	385 22	656 72	920 98
16 77	104 01	176 77	261 30	31 04	195 26	339 78	519 67	84 43	384 92	656 43	920 86
17 51	108 57	184 15	271 28	31 80	199 99	347 65	531 04	84 07	384 62	656 10	920 69
18 30	113 34	191 81	281 49	32 59	204 85	355 70	542 58	83 71	384 35	655 79	920 55
19 13	118 31	199 72	291 92	33 41	209 85	363 90	554 30	83 34	384 07	655 45	920 37
19 98	123 48	207 85	302 54	34 25	214 96	372 23	566 15	82 95	383 80	655 10	920 19
21 10	128 87	216 22	313 37	35 10	220 21	380 66	578 13	82 56	383 54	654 71	919 97
22 28	134 47	224 78	324 36	35 99	225 58	389 19	590 22	82 17	383 31	654 27	919 74
23 51	140 28	233 56	335 51	37 13	231 03	397 79	602 39	81 78	383 09	653 82	919 49
24 80	146 29	242 52	346 80	38 31	236 59	406 44	614 63	81 39	382 89	653 31	919 20
26 17	152 48	251 66	358 21	39 53	242 22	415 12	626 92	81 03	382 68	652 75	918 88
27 60	158 82	260 96	369 72	40 80	247 88	423 80	639 24	80 67	382 45	652 13	918 53
29 08	165 31	270 39	381 29	42 09	253 58	432 47	651 55	80 31	382 20	651 43	918 15
30 63	171 93	279 93	392 90	43 42	259 27	441 06	663 83	79 97	381 92	650 64	917 70
32 23	178 68	289 60	404 54	44 77	264 94	449 60	667 07	79 63	381 61	649 77	917 21
33 89	185 54	299 35	416 17	46 13	270 57	458 02	688 24	79 31	381 26	648 80	916 68
35 60	192 51	309 18	427 77	47 53	276 18	466 34	700 30	78 99	380 87	647 72	916 05
37 33	199 56	319 06	439 30	48 90	281 69	474 45	712 23	78 65	380 42	646 53	915 37
39 08	206 71	328 96	450 74	50 27	287 14	482 38	724 01	78 30	379 94	645 21	914 62
40 87	213 96	338 95	462 07	51 64	292 50	490 12	735 60	77 95	379 44	643 77	913 78
42 71	221 30	348 94	473 25	53 01	297 78	497 61	746 98	77 62	378 91	642 19	912 86
44 59	228 72	358 93	484 26	54 39	302 95	504 81	758 13	77 31	378 36	640 49	911 83
46 52	236 21	368 88	495 08	55 77	307 98	511 75	769 04	77 03	377 81	638 64	910 70
48 48	243 76	378 78	505 76	57 16	312 89	518 33	779 72	76 77	377 26	636 64	909 41
50 47	251 36	388 58	516 39	58 55	317 69	524 54	790 18	76 54	376 70	634 45	908 05
52 51	259 00	398 25	527 05	59 93	322 31	530 31	800 48	76 36	376 17	632 05	906 53
54 59	266 64	407 78	537 86	61 34	326 76	535 61	810 62	.....	.....	.....	.....
56 71	274 26	417 13	548 91	62 75	331 00	540 41	820 64	.....	.....	.....	.....
58 84	281 82	426 38	560 27	64 16	335 02	544 71	830 54	.....	.....	.....	.....
61 00	289 30	435 60	571 99	65 56	338 75	548 51	840 82	.....	.....	.....	.....
63 17	296 67	444 94	584 12	66 95	342 18	551 89	849 97	.....	.....	.....	.....

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$10	\$23	\$67	\$114	\$169	\$24	\$53	\$156	\$270	\$410	\$61	\$140	\$376	\$654	\$92
21	10	24	69	118	176	24	54	159	276	418	61	140	376	654	92
22	11	25	72	123	183	25	55	163	282	427	61	140	375	654	92
23	11	26	75	129	191	25	57	166	288	436	61	139	375	654	92
24	12	27	79	134	198	26	58	170	294	446	61	139	375	654	92
25	12	28	82	139	206	26	60	174	301	456	61	139	375	654	92
26	13	29	85	145	215	27	61	178	308	466	61	139	375	654	92
27	14	31	89	151	223	28	63	182	315	476	61	139	375	654	92
28	14	32	93	158	232	28	65	186	322	486	61	139	375	653	92
29	15	33	97	164	242	29	66	191	329	497	61	139	375	653	92
30	16	35	101	171	251	30	68	195	337	508	61	140	375	653	92
31	16	36	106	178	261	31	70	200	344	519	61	140	375	653	92
32	17	38	110	186	271	31	72	204	352	531	62	140	375	653	92
33	18	40	115	193	281	32	74	209	360	542	62	140	375	653	92
34	19	41	120	201	291	33	76	214	368	554	62	140	375	652	92
35	19	43	125	209	302	34	78	219	377	566	62	140	375	652	92
36	20	45	130	218	313	35	81	225	385	578	62	140	375	652	92
37	21	47	136	226	324	35	83	230	394	590	62	140	375	652	92
38	22	49	142	235	335	36	85	236	402	602	62	140	375	651	92
39	23	52	148	244	346	37	88	241	411	614	62	140	375	651	92
40	24	54	154	253	358	38	90	247	420	626	62	141	375	651	92
41	26	57	160	262	369	39	93	252	428	639	62	141	376	650	92
42	27	60	167	272	381	41	95	258	437	651	63	141	376	650	92
43	28	63	173	281	392	42	98	264	446	663	63	142	376	649	92
44	29	66	180	291	404	43	100	269	454	676	63	142	376	649	92
45	31	69	187	301	416	45	103	275	463	688	63	142	376	648	92
46	32	72	194	311	427	46	106	281	471	700	64	143	376	647	91
47	33	76	201	321	439	47	109	286	479	712	64	143	376	646	91
48	35	79	208	330	450	49	111	292	487	724	64	144	376	645	91
49	36	83	215	340	462	50	114	297	495	735	64	144	376	644	91
50	38	86	223	350	473	52	116	302	502	746	65	144	376	642	91
51	39	90	230	360	484	53	119	307	509	758	65	145	376	641	91
52	41	94	238	370	495	54	122	312	516	769	65	145	376	639	91
53	43	97	245	380	505	56	124	317	523	779	66	146	375	637	91
54	45	101	253	390	516	57	127	322	529	790	66	147	375	635	91
55	47	105	261	400	527	58	130	327	535	800	67	147	375	633	91
56	49	109	268	409	537	60	132	331	540	810	67	148	375	631	90
57	51	113	276	419	548	61	135	336	545	820	68	149	375	628	90
58	53	117	283	428	560	63	137	340	549	830	69	150	375	625	90
59	56	121	291	437	571	64	140	343	553	840	69	151	374	622	90
60	58	125	298	446	584	65	142	347	556	849	70	152	374	618	90
61	60	129	305	456	596	67	145	350	559	859	71	153	374	615	89
62	62	133	312	466	609	68	147	353	562	868	71	154	373	611	89
63	64	137	319	476	622	70	149	355	565	877	72	155	372	608	89

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordin'ry Life (Endow- ment at 85) at end of				20-Premiums Life (En- dowment at 85) at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
15									\$60 19	\$408 38	\$676 46	\$990 27
16									60 19	408 34	676 39	990 24
17	\$2 94	\$78 60	\$119 83	\$173 47	\$21 16	\$180 12	\$296 96	\$436 54	60 19	408 28	676 31	990 21
18	3 44	76 41	124 37	179 94	21 75	183 45	302 40	444 50	60 19	408 22	676 23	990 18
19	3 96	79 34	129 09	186 64	22 36	186 90	308 04	452 69	60 19	408 16	676 15	990 14
20	4 51	82 40	134 00	193 61	22 98	190 44	313 81	461 10	60 18	408 10	676 06	990 10
21	5 07	85 58	139 11	200 83	23 61	194 08	319 75	469 74	60 17	408 03	675 97	990 06
22	5 66	88 91	144 43	208 33	24 27	197 85	325 88	478 62	60 16	407 97	675 87	990 02
23	6 28	92 98	149 98	216 11	24 95	201 71	332 16	487 73	60 16	407 91	675 77	929 97
24	6 93	95 99	155 74	224 19	25 65	205 69	338 62	497 07	60 16	407 85	675 66	929 92
25	7 61	99 77	161 74	232 56	26 38	209 77	345 23	506 64	60 16	407 79	675 54	929 87
26	8 32	103 70	167 96	241 23	27 12	213 98	352 02	516 44	60 16	407 73	675 42	929 81
27	9 06	107 81	174 44	250 19	27 89	218 29	358 97	526 46	60 17	407 67	675 29	929 74
28	9 83	112 09	181 18	259 44	28 68	222 73	366 10	536 69	60 18	407 62	675 15	929 67
29	10 64	116 55	188 18	268 98	29 49	227 27	373 40	547 13	60 19	407 56	675 00	929 59
30	11 50	121 20	195 45	278 79	30 34	231 94	380 88	557 74	60 21	407 51	674 85	929 51
31	12 39	126 08	202 99	288 85	31 21	236 72	388 51	568 53	60 23	407 47	674 70	929 41
32	13 32	131 08	210 80	299 15	32 09	241 61	396 28	579 47	60 26	407 44	674 53	929 30
33	14 28	136 33	218 88	309 69	33 00	246 62	404 20	590 55	60 29	407 41	674 36	929 19
34	15 31	141 81	227 23	320 47	33 96	251 77	412 26	601 76	60 34	407 42	674 19	929 05
35	16 39	147 51	235 82	331 45	34 93	257 02	420 41	613 09	60 40	407 45	674 00	928 91
36	17 50	153 44	244 63	342 68	35 98	262 37	428 64	624 51	60 47	407 51	673 78	928 74
37	18 67	159 58	253 67	354 00	36 95	267 84	436 95	636 00	60 55	407 59	673 54	928 56
38	19 88	165 95	262 92	365 55	38 00	273 42	445 33	647 56	60 65	407 70	673 27	928 35
39	21 16	172 55	272 38	377 27	39 09	279 06	453 72	659 17	60 76	407 84	672 96	928 12
40	22 50	179 33	282 03	389 14	40 21	284 76	462 13	670 81	60 90	407 98	672 61	927 86
41	23 91	186 30	291 86	401 16	41 37	290 50	470 53	682 46	61 08	408 14	672 21	927 57
42	25 38	193 43	301 86	413 29	42 57	296 27	478 90	694 10	61 28	408 28	671 74	927 24
43	26 92	200 73	312 02	425 53	43 79	302 02	487 19	705 71	61 51	408 41	671 20	926 96
44	28 52	208 18	322 33	437 88	45 04	307 76	495 42	717 29	61 77	408 53	670 58	926 45
45	30 17	215 77	332 77	450 32	46 32	313 47	503 56	728 81	62 05	408 62	669 88	925 98
46	31 88	223 49	343 33	462 84	47 62	319 12	511 56	740 25	62 36	408 68	669 08	925 45
47	33 65	231 34	354 02	475 44	48 94	324 71	519 40	751 60	62 69	408 70	668 17	924 86
48	35 44	239 31	364 82	488 14	50 24	330 21	527 07	762 85	63 02	408 69	667 15	924 20
49	37 26	247 42	375 74	500 92	51 54	335 64	534 56	773 98	63 36	408 66	666 01	923 46
50	39 13	255 66	386 80	513 85	52 84	340 97	541 82	784 99	63 71	408 61	664 75	922 64
51	41 04	264 05	397 99	526 95	54 15	346 21	548 87	795 89	64 10	408 55	663 36	921 72
52	43 02	272 58	409 32	540 31	55 48	351 34	555 64	806 69				
53	45 04	281 26	420 80	554 10	56 81	356 37	562 17	817 43				
54	47 11	290 09	432 45	568 53	58 15	361 27	568 37	828 17				
55	49 23	299 09	444 31	583 90	59 50	366 06	574 26	839 01				
56	51 41	308 24	456 42	600 59	60 86	370 71	579 82	850 02				
57	53 66	317 57	468 92	619 06	62 26	375 21	585 01	861 34				
58	55 96	327 10	481 97	639 88	63 66	379 54	589 90	873 08				
59	58 32	336 84	495 85	663 85	65 06	383 67	594 52	886 43				
60	60 74	346 86	510 94	692 10	66 51	387 61	599 01	898 64				
61	63 23	357 22	527 69	726 14	67 96	391 34	603 49	913 04				
62	65 31	368 05	546 71	768 55	69 44	394 94	608 24	929 20				
63	68 47	379 61	568 72	823 35	70 96	398 50	613 39	948 01				
64	71 21	392 21	594 75	896 98								
65	74 04	406 35	626 25	1000 00								

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

AT END OF

Cash or Loan Values on \$1,000 Participating Policies.

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

d|

AT END OF

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$12	\$26	\$67	\$118	\$176	\$27	\$58	\$155	\$276	\$418	\$71	\$150	\$376	\$654	\$924
22	12	27	70	123	183	28	60	158	282	427	71	150	375	654	924
23	13	28	73	129	191	28	61	161	288	436	71	149	375	654	924
24	13	29	76	134	198	29	63	165	294	446	71	149	375	654	924
25	14	30	79	139	206	30	64	169	301	456	71	149	375	654	924
26	15	32	83	145	215	31	66	173	308	466	71	149	375	654	924
27	15	33	86	151	223	31	67	177	315	476	71	149	375	654	924
28	16	35	90	158	232	32	69	181	322	486	71	149	375	653	924
29	17	36	94	164	242	33	70	185	329	497	71	149	375	653	924
30	18	38	98	171	251	34	72	189	337	508	71	150	375	653	924
31	18	39	102	178	261	34	74	194	344	519	71	150	375	653	924
32	19	41	107	186	271	35	76	198	352	531	72	150	375	653	923
33	20	43	111	193	281	36	77	203	360	542	72	150	375	653	923
34	21	45	116	201	291	37	79	208	368	554	72	150	375	652	923
35	22	47	121	209	302	38	81	213	377	566	72	150	375	652	923
36	23	49	126	218	313	39	83	218	385	578	72	150	375	652	923
37	24	51	132	226	324	40	85	223	394	590	72	150	375	652	923
38	25	54	138	235	335	41	88	228	402	602	72	150	375	651	922
39	26	56	143	244	346	42	90	234	411	614	72	150	375	651	922
40	28	59	149	253	358	43	92	239	420	626	72	151	375	651	922
41	29	61	155	262	369	44	94	245	428	639	72	151	376	650	922
42	30	64	162	272	381	45	97	250	437	651	73	151	376	650	921
43	32	67	168	281	392	47	99	256	446	663	73	152	376	649	921
44	33	70	175	291	404	48	102	261	454	676	73	152	376	649	920
45	35	73	181	301	416	49	104	267	463	688	73	152	376	648	920
46	36	76	188	311	427	50	107	272	471	700	74	153	376	647	919
47	38	79	195	321	439	52	109	278	479	712	74	153	376	646	919
48	39	82	202	330	450	53	111	283	487	724	74	154	376	645	918
49	41	85	209	340	462	54	114	288	495	735	74	154	376	644	917
50	42	89	216	350	473	55	116	293	502	746	75	154	376	642	916
51	44	92	223	360	484	57	119	298	509	758	75	155	376	641	915
52	46	95	231	370	495	58	121	303	516	769	75	155	376	639	914
53	48	99	238	380	505	59	124	308	523	779	76	156	375	637	913
54	49	102	245	390	516	60	126	312	529	790	76	157	375	635	912
55	51	106	253	400	527	62	128	317	535	800	77	157	375	633	910
56	53	110	260	409	537	63	131	321	540	810	77	158	375	631	909
57	55	113	267	419	548	64	133	325	545	820	78	159	375	628	907
58	57	117	275	428	560	65	135	329	549	830	79	160	375	625	905
59	59	121	282	437	571	67	138	333	553	840	79	161	374	622	903
60	61	124	289	446	584	68	140	336	556	849	80	162	374	618	900

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
18	.....	.....	.....	.....	.....	\$24	\$ 56	\$150	\$260	\$393	\$64	\$144	\$376	\$655	\$925
19	.....	.....	.....	.....	.....	24	57	153	265	402	64	144	376	655	925
20	.....	.....	.....	.....	.....	25	59	157	271	410	64	144	376	655	925
21	\$10	\$ 25	\$ 70	\$119	\$177	25	60	160	276	419	64	144	376	655	925
22	10	26	73	124	184	26	61	163	282	428	64	144	376	655	925
23	11	28	76	129	191	27	63	167	289	437	64	144	376	655	925
24	11	29	79	134	199	27	64	171	295	446	64	144	376	654	925
25	12	30	82	140	207	28	66	175	301	456	64	144	376	654	925
26	13	32	86	146	215	29	68	179	308	466	64	144	376	654	925
27	13	33	90	152	224	30	69	183	315	476	64	144	376	654	924
28	14	35	93	158	233	31	71	187	322	487	64	144	376	654	924
29	15	37	97	165	242	31	73	191	330	498	64	144	376	654	924
30	16	38	102	172	252	32	75	196	337	508	64	144	376	654	924
31	17	40	106	179	261	33	77	200	345	520	64	144	375	653	924
32	18	42	111	186	271	34	79	205	353	531	64	144	375	653	924
33	19	44	115	194	281	35	81	210	361	543	64	144	375	653	924
34	20	46	120	202	292	36	83	215	369	554	64	144	375	653	924
35	21	48	125	210	303	37	85	220	377	566	64	144	375	653	924
36	22	51	131	218	313	38	87	225	386	578	64	145	376	652	923
37	23	53	136	227	324	39	89	231	394	590	64	145	376	652	923
38	24	56	142	236	336	41	92	236	403	602	65	145	376	652	923
39	26	58	148	245	347	42	94	242	411	615	65	145	376	652	923
40	27	61	154	254	358	43	96	247	420	627	65	145	376	651	922
41	28	64	161	263	370	44	99	253	429	639	65	146	376	651	922
42	30	67	167	272	381	46	102	259	437	652	65	146	376	650	922
43	31	70	174	282	393	47	104	264	446	664	65	146	376	650	921
44	33	73	181	292	405	48	107	270	455	676	66	147	376	649	921
45	35	76	188	301	416	50	110	276	463	688	66	147	376	648	920
46	36	80	195	311	428	51	112	281	471	700	66	147	376	647	920
47	38	83	202	321	439	52	115	287	479	712	66	148	376	646	919
48	40	87	209	331	451	54	118	292	487	724	67	148	376	645	919
49	42	90	216	341	462	55	120	298	495	736	67	149	376	644	918
50	44	94	223	351	473	56	123	303	503	747	67	149	376	643	917
51	45	97	231	361	484	58	125	308	510	758	68	150	376	641	916
52	47	101	238	371	495	59	128	313	517	769	68	150	376	640	915
53	49	105	246	381	506	61	131	318	523	780	.....	.....	.....	.....	.....
54	51	109	253	391	516	62	133	323	530	790	.....	.....	.....	.....	.....
55	53	113	261	400	527	63	136	327	535	800	.....	.....	.....	.....	.....
56	55	117	269	410	538	65	138	332	541	811	.....	.....	.....	.....	.....
57	58	121	276	419	549	66	141	336	545	821	.....	.....	.....	.....	.....
58	60	125	284	428	560	68	144	340	550	831	.....	.....	.....	.....	.....
59	62	129	291	438	572	69	146	344	553	840	.....	.....	.....	.....	.....
60	64	133	299	447	584	70	149	347	557	850	.....	.....	.....	.....	.....

Cash or Loan Values on \$1,000 Participating Policies

Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	19 Years
\$ 8 65	\$ 65 00	\$116 58	\$174 90	\$30 15	\$156 43	\$270 65	\$410 03	\$89 54	\$387 92	\$661 84	\$928 80
9 21	67 89	122 43	181 92	30 80	159 84	276 44	418 69	89 24	387 68	661 17	928 20
9 82	70 90	127 50	189 28	31 49	163 34	282 42	427 62	89 95	387 41	660 85	928 11
10 45	74 05	132 76	196 90	32 20	168 96	288 58	436 81	89 64	387 17	660 74	928 06
11 11	77 35	138 28	204 82	32 84	170 69	294 98	446 28	89 34	386 90	660 51	928 92
11 79	80 78	143 97	213 03	33 69	174 54	301 48	456 00	88 01	386 53	660 29	928 90
12 52	84 36	149 91	221 57	34 48	178 52	308 21	466 00	87 69	386 33	660 08	928 79
13 27	87 11	156 11	230 40	35 28	182 62	315 13	476 28	87 35	386 07	659 79	928 68
14 06	92 06	162 57	239 53	36 12	186 84	322 26	486 77	87 00	385 77	659 50	928 60
14 90	96 10	169 29	248 95	36 99	191 19	329 58	497 52	86 65	385 47	659 22	928 49
15 78	100 87	176 27	258 64	37 88	195 67	337 08	508 49	86 30	385 17	658 93	928 38
16 68	104 81	183 54	268 59	38 80	200 26	344 78	519 67	85 92	384 87	658 62	928 28
17 62	109 44	191 03	278 79	39 75	204 99	352 65	531 04	85 56	384 57	658 30	928 08
18 63	114 28	198 85	289 22	40 74	209 85	360 70	542 58	85 20	384 29	658 00	924 95
19 68	119 34	206 89	299 88	41 76	214 85	368 89	554 80	84 83	384 02	657 65	924 77
20 76	124 56	215 15	310 75	42 80	219 96	377 22	566 15	84 47	383 75	657 30	924 57
21 90	130 03	223 63	321 80	43 88	225 20	385 66	578 13	84 10	383 53	656 92	924 38
22 10	135 70	232 33	333 04	44 99	230 56	394 18	590 22	83 74	383 30	656 50	924 13
23 35	141 57	241 25	344 43	46 13	236 03	402 78	602 39	83 39	383 12	656 06	923 88
25 65	147 64	250 32	355 97	47 31	241 59	411 44	614 63	83 06	382 94	655 56	923 61
27 03	153 90	259 58	367 63	48 54	247 22	420 12	626 92	82 75	382 78	655 02	923 30
28 47	160 30	269 00	379 39	49 80	252 88	428 80	639 24	82 47	382 60	654 42	922 95
29 97	165 85	278 55	391 22	51 09	258 57	437 45	651 55	82 20	382 42	653 76	922 57
31 53	173 50	288 20	406 10	52 41	264 26	446 06	663 83	81 96	382 21	653 01	922 11
33 14	180 28	297 98	415 00	53 76	269 94	454 60	676 07	81 73	381 96	652 17	921 63
34 80	187 18	307 80	426 80	55 14	275 58	463 02	688 24	81 52	381 68	651 22	921 09
36 51	194 18	317 75	438 76	56 52	281 17	471 32	700 30	81 35	381 40	650 22	920 48
38 23	201 25	327 71	450 55	57 90	286 69	479 44	712 23	81 16	381 06	649 07	919 81
39 98	208 38	337 66	462 25	59 27	292 13	487 39	724 01	80 99	380 69	647 76	919 06
41 76	215 63	347 65	473 81	60 64	297 50	495 11	735 60	80 83	380 31	646 41	918 25
43 59	222 96	357 66	485 21	62 01	302 76	502 61	746 98	80 70	379 93	644 91	917 33
45 46	230 33	367 66	496 46	63 39	307 93	509 83	758 13	80 61	379 54	643 28	916 31
47 37	237 77	377 59	507 51	64 77	312 98	516 74	769 04	80 56	379 12	641 52	915 20
49 31	245 26	387 45	518 42	66 16	317 89	523 32	779 72	80 55	378 73	639 59	913 96
51 27	252 78	397 17	529 25	67 55	322 67	529 52	790 18	80 60	378 37	637 51	912 60
53 28	260 32	406 77	540 11	68 93	327 30	535 30	800 48	80 68	378 00	635 21	911 07
55 32	267 84	416 21	551 10	70 35	331 75	540 61	810 62	80 85	377 64	632 66	909 44
57 40	275 33	425 43	562 27	71 75	336 00	545 40	820 64	81 08	377 26	629 84	907 59
59 49	282 75	434 51	573 67	73 16	340 00	549 69	830 54	81 36	376 85	626 73	905 58
61 61	290 07	443 54	585 64	74 55	343 74	553 49	840 32	81 70	376 34	623 21	903 37
63 73	297 28	452 69	597 84	75 95	347 19	556 90	849 97	82 10	375 76	619 67	900 94

Cash Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	\$ 8	\$ 21	\$ 63	\$111	\$161	\$ 36	\$ 69	\$168	\$286	\$420	\$ 97	\$176	\$403	\$677	\$931
16	9	22	65	115	166	37	70	171	291	428	97	176	403	677	931
17	10	24	68	119	173	37	72	175	296	436	97	176	403	677	931
18	10	25	71	124	179	38	73	178	302	443	97	176	403	677	931
19	11	26	74	129	186	39	75	181	307	452	97	175	403	677	931
20	12	28	77	133	193	40	77	185	313	460	97	175	403	677	931
21	13	29	80	138	200	41	78	188	319	468	97	175	403	676	931
22	14	31	83	144	207	42	80	192	325	477	97	175	403	676	931
23	15	32	87	149	215	43	82	196	331	486	97	175	403	676	931
24	16	34	90	155	223	44	84	200	338	496	97	175	403	676	931
25	17	36	94	161	231	45	85	204	344	505	97	175	403	676	931
26	18	38	98	167	240	46	87	208	351	515	97	175	403	676	931
27	19	39	102	173	248	48	89	212	358	525	97	175	403	676	931
28	20	41	106	180	257	49	91	217	365	535	97	175	403	676	931
29	21	44	111	187	267	50	94	221	372	545	97	175	403	675	931
30	22	46	115	194	277	51	96	226	380	556	97	175	403	675	931
31	24	48	120	202	286	53	98	231	387	566	97	175	402	675	931
32	25	50	125	209	296	54	100	236	395	577	97	175	402	675	931
33	27	53	130	217	307	55	103	240	403	588	97	176	402	675	931
34	28	55	135	225	317	57	105	246	411	599	97	176	402	675	931
35	30	58	141	234	328	58	108	251	419	610	98	176	402	674	928
36	31	61	147	242	339	60	110	256	427	622	98	176	403	674	928
37	33	64	153	251	350	61	113	262	435	633	98	176	403	674	928
38	35	67	159	260	361	63	115	267	443	644	98	176	403	674	928
39	37	70	166	270	373	64	118	273	452	656	98	176	403	673	928
40	39	74	172	279	384	66	121	278	460	667	98	177	403	673	928
41	41	77	179	288	395	68	124	284	468	679	98	177	403	673	928
42	43	81	186	298	407	70	127	290	476	690	99	177	403	672	928
43	45	84	193	308	419	71	130	295	485	701	99	178	403	672	927
44	48	88	200	318	430	73	133	301	493	713	99	178	404	671	927
45	50	92	208	328	442	75	136	307	501	724	100	179	404	670	926
46	53	96	215	338	453	77	139	312	508	735	100	179	404	670	926
47	55	100	223	348	465	79	142	318	516	746	101	180	404	669	926
48	58	104	230	358	476	81	145	323	523	756	101	180	404	668	926
49	60	109	238	368	487	83	148	328	531	767	101	181	404	667	924
50	63	113	246	378	499	85	151	333	538	777	102	181	404	665	921
51	66	117	254	388	509	86	154	338	544	787	102	182	404	664	921
52	68	122	261	398	520	88	157	343	551	797	103	183	403	662	921
53	71	126	269	408	531	90	160	348	557	807	104	183	403	661	921
54	74	131	277	418	541	92	163	353	562	816	104	184	403	659	919
55	77	136	286	428	552	94	166	357	568	825	105	185	403	657	917
56	80	140	294	438	562	96	169	362	572	835	106	186	403	655	916
57	83	145	302	447	573	98	171	366	577	843	107	187	403	652	914
58	86	150	310	457	584	100	174	370	581	852	107	188	403	649	911
59	89	155	317	466	596	102	177	373	584	861	108	189	403	646	910
60	92	160	325	475	608	104	180	377	587	870	109	190	403	643	908

CASH VALUES.

Guaranteed on Ordinary Life Participating Policies of
\$1,000 Each.

Age at Issue.	AFTER PREMIUMS HAVE BEEN PAID FOR										
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
20	\$7 36	\$14 95	\$22 79	\$30 86	\$39 20	\$47 79	\$56 65	\$65 79	\$75 21	\$126 75	\$186 27
21	7 65	15 54	23 68	32 07	40 73	49 66	58 86	68 35	78 12	131 61	193 23
22	7 95	16 15	24 61	33 34	42 33	51 61	61 17	71 02	81 17	136 66	200 47
23	8 27	16 80	25 59	34 66	44 01	53 64	63 57	73 81	84 36	141 92	207 98
24	8 60	17 47	26 61	36 04	45 76	55 77	66 09	76 72	87 67	147 39	215 77
25	8 94	18 17	27 68	37 48	47 58	57 99	68 71	79 75	91 12	153 07	223 83
26	9 31	18 91	28 79	38 98	49 49	60 31	71 45	82 92	94 73	158 98	232 18
27	9 69	19 67	29 95	40 56	51 48	62 73	74 31	86 23	98 50	165 13	240 81
28	10 08	20 47	31 17	42 20	53 56	65 25	77 29	89 68	102 42	171 52	249 72
29	10 49	21 31	32 45	43 92	55 73	67 90	80 41	93 28	106 50	178 16	258 90
30	10 93	22 19	33 78	45 72	58 01	70 66	83 67	97 03	110 76	185 05	268 34
31	11 39	23 11	35 17	47 60	60 39	73 54	87 05	100 94	115 19	192 20	278 06
32	11 85	24 06	36 63	49 56	62 87	76 53	90 58	105 00	119 81	199 60	287 90
33	12 35	25 08	38 16	51 62	65 46	79 67	94 27	109 25	124 63	207 26	298 00
34	12 88	26 13	39 76	53 77	68 16	82 94	98 11	113 68	129 55	215 16	308 33
35	13 42	27 23	41 42	56 00	70 97	86 34	102 12	118 29	134 86	223 23	318 37
36	14 00	28 38	43 16	58 33	73 91	89 90	106 30	123 09	140 29	231 60	329 43
37	14 58	29 57	44 96	60 77	76 98	93 61	110 65	128 09	145 91	240 12	340 99
38	15 21	30 83	46 87	63 32	80 20	97 48	115 18	133 27	151 74	248 84	351 26
39	15 86	32 14	48 86	65 99	83 54	101 52	119 88	138 64	157 76	257 72	362 34
40	16 55	33 53	50 94	68 78	87 04	105 70	124 76	144 19	163 95	266 77	373 54
41	17 26	34 97	53 11	71 68	90 65	110 03	129 79	149 88	170 23	275 96	384 90
42	18 02	36 47	55 37	74 68	94 40	114 50	134 94	155 70	176 75	285 27	396 12
43	18 79	38 03	57 70	77 78	98 25	119 07	140 21	161 64	183 34	294 69	407 47
44	19 61	39 65	60 12	80 98	103 20	123 74	145 59	167 70	190 06	304 22	418 68
45	20 44	41 32	62 60	84 24	106 21	128 50	151 05	173 86	196 87	313 81	430 18
46	21 31	43 03	65 13	87 56	110 31	133 34	156 62	180 11	203 78	323 47	441 49
47	22 20	44 77	67 70	90 94	114 47	138 25	162 26	186 44	210 77	333 18	452 70
48	23 09	46 53	70 30	94 36	118 69	143 24	167 98	192 86	217 85	342 91	463 83
49	24 00	48 33	72 96	97 86	122 99	148 31	173 78	199 86	225 01	352 68	474 84
50	24 93	50 17	75 68	101 43	127 37	153 47	179 67	205 96	232 27	362 46	485 65
51	25 88	52 05	78 45	105 06	131 82	158 70	185 66	212 64	239 59	372 23	496 37
52	26 86	53 97	81 23	108 75	136 35	164 02	191 72	219 89	246 98	381 96	506 87
53	27 85	55 92	84 15	112 51	140 95	169 41	197 84	226 19	254 42	391 62	517 22
54	28 87	57 91	87 08	116 33	145 61	174 86	204 02	233 05	261 90	401 19	527 52
55	29 90	59 94	90 06	120 21	150 33	180 36	210 25	239 96	269 41	410 62	537 85
56	30 96	62 01	93 09	124 13	155 09	185 91	216 52	246 89	276 91	419 90	548 32
57	32 04	64 11	96 15	128 10	159 90	191 49	222 82	253 81	284 39	429 02	559 04
58	33 18	66 23	99 24	132 09	164 73	197 10	229 11	260 70	291 81	438 02	570 05
59	34 23	68 37	102 35	136 11	169 58	202 69	235 37	267 54	299 15	447 00	581 42
60	35 35	70 53	105 48	140 15	174 43	208 26	241 58	274 29	306 35	456 09	593 19

NOTE.—Loan Values on the above are the same as the Cash Values (omitting the cents) according to the number of premiums paid.

CASH VALUES.

Guaranteed on 20-Premiums Life Participating Policies
of \$1,000 Each.

Age at Issue.	AFTER PREMIUMS HAVE BEEN PAID FOR										
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
20	\$17 31	\$35 24	\$53 79	\$73 00	\$92 91	\$113 52	\$134 86	\$156 97	\$179 86	\$307 26	\$459 42
21	17 64	35 91	54 82	74 41	94 69	115 69	137 44	159 96	183 29	313 06	468 00
22	17 99	36 61	55 89	75 86	96 53	117 94	140 10	163 05	186 82	319 02	476 80
23	18 34	37 34	57 00	77 35	98 43	120 24	142 83	166 23	190 46	325 15	485 83
24	18 72	38 08	58 13	78 89	100 37	122 62	145 65	169 50	194 19	331 43	495 10
25	19 09	38 84	59 30	80 46	102 38	125 06	148 55	172 86	198 02	337 87	504 59
26	19 48	39 64	60 50	82 09	104 44	127 58	151 53	176 31	201 97	344 48	514 30
27	19 88	40 44	61 74	83 77	106 57	130 16	154 58	179 86	206 03	351 25	524 23
28	20 29	41 28	63 01	85 50	108 75	132 82	157 73	183 51	210 19	358 19	534 37
29	20 72	42 15	64 33	87 27	111 00	135 56	160 97	187 26	214 45	365 29	544 70
30	21 15	43 04	65 67	89 08	113 31	138 37	164 29	191 09	218 82	372 54	555 22
31	21 61	43 95	67 06	90 96	115 68	141 25	167 68	195 02	223 29	379 96	565 89
32	22 06	44 88	68 48	92 88	118 11	144 19	171 16	199 04	227 88	387 51	576 71
33	22 54	45 85	69 95	94 86	120 61	147 22	174 73	203 17	232 57	395 20	587 67
34	23 04	46 85	71 46	96 89	123 17	150 32	178 39	207 40	237 38	403 00	598 74
35	23 54	47 87	73 00	98 96	125 78	153 50	182 14	211 72	242 28	410 90	609 92
36	24 06	48 91	74 58	101 09	128 48	156 76	185 98	216 14	247 30	418 88	621 18
37	24 59	49 98	76 20	103 28	131 23	180 10	189 89	220 65	252 40	426 92	632 51
38	25 14	51 09	77 88	105 53	134 07	183 52	193 91	225 26	257 59	434 99	643 89
39	25 70	52 22	79 59	107 84	136 96	187 01	197 99	229 93	262 84	443 08	655 30
40	26 29	53 40	81 37	110 20	139 94	170 58	202 15	234 67	268 15	451 17	666 72
41	26 88	54 61	83 18	112 62	142 96	174 19	206 35	239 43	273 47	459 23	678 13
42	27 51	55 84	85 04	115 09	146 03	177 86	210 58	244 22	278 79	467 24	689 50
43	28 13	57 10	86 92	117 59	149 12	181 53	214 80	248 99	284 09	475 17	700 83
44	28 78	58 39	88 83	120 11	152 23	185 20	219 03	253 74	289 37	482 99	712 08
45	29 43	59 68	90 75	122 63	155 32	188 85	223 21	258 45	294 58	490 69	723 24
46	30 10	60 99	92 67	125 14	158 40	192 47	227 36	263 10	299 73	498 24	734 27
47	30 77	62 29	94 58	127 63	161 45	196 05	231 46	267 69	304 79	505 60	745 16
48	31 42	63 58	96 47	130 09	164 46	199 59	235 50	272 21	309 77	512 75	755 88
49	32 08	64 86	98 35	132 54	167 45	203 09	239 48	276 65	314 64	519 68	766 41
50	32 73	66 14	100 22	134 98	170 42	206 55	243 40	281 01	319 41	526 35	776 73
51	33 39	67 43	102 09	137 40	173 35	209 97	247 26	285 28	324 07	532 75	786 82
52	34 06	68 71	103 97	139 81	176 27	213 34	251 06	289 47	328 60	538 83	796 67
53	34 71	70 00	105 82	142 21	179 15	216 67	254 79	293 54	332 98	544 57	806 28
54	35 39	71 28	107 63	144 59	182 01	219 95	258 43	297 49	337 23	549 93	815 69
55	36 05	72 57	109 54	146 95	184 88	223 16	261 97	301 35	341 31	554 87	824 93
56	36 74	73 87	111 40	149 32	187 62	226 31	265 45	305 07	345 23	559 34	834 01
57	37 41	75 17	113 25	151 64	190 34	229 40	268 80	308 63	348 92	563 31	842 97
58	38 10	76 47	115 09	153 93	193 04	232 40	272 04	312 00	352 38	566 77	851 80
59	38 79	77 76	116 90	156 21	195 67	235 30	275 11	315 18	355 57	569 75	860 49
60	39 47	79 04	118 71	158 44	198 23	238 08	278 04	318 13	358 47	572 31	869 06

NOTE.—Loan Values on the above are the same as the Cash Values (omitting the cents) according to the number of premiums paid.

CASH VALUES.

Guaranteed on 20-Year Endowment Participating Policies
of \$1,000 Each.

AFTER PREMIUMS HAVE BEEN PAID FOR

Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	\$54 63	\$92 29	\$131 34	\$171 85	\$213 86	\$257 43	\$302 64	\$349 54	\$398 20	\$670 64	\$928 94
21	54 32	91 99	131 05	171 56	213 58	257 16	302 37	349 27	397 94	670 44	928 87
22	54 01	91 68	130 75	171 27	213 29	256 88	302 10	349 01	397 68	670 24	928 80
23	53 68	91 37	130 45	170 98	213 01	256 60	301 82	348 74	397 42	670 02	928 73
24	53 36	91 05	130 14	170 67	212 71	256 31	301 54	348 46	397 15	669 79	928 65
25	53 01	90 72	129 82	170 36	212 40	256 01	301 25	348 17	396 86	669 55	928 57
26	52 66	90 39	129 49	170 04	212 10	255 72	300 96	347 89	396 58	669 31	928 49
27	52 31	90 04	129 16	169 73	211 79	255 41	300 66	347 60	396 29	669 05	928 39
28	51 94	89 69	128 83	169 41	211 47	255 10	300 36	347 30	396 00	668 77	928 29
29	51 57	89 34	128 49	169 08	211 16	254 80	300 06	347 00	395 70	668 50	928 18
30	51 20	88 99	128 15	168 75	210 85	254 49	299 75	346 70	395 40	668 20	928 06
31	50 81	88 62	127 80	168 42	210 53	254 19	299 45	346 39	395 09	667 90	927 93
32	50 41	88 25	127 46	168 10	210 22	253 88	299 15	346 09	394 79	667 59	927 79
33	50 02	87 89	127 12	167 78	209 91	253 58	298 85	345 80	394 49	667 26	927 64
34	49 63	87 53	126 79	167 47	209 61	253 29	298 57	345 52	394 22	666 93	927 48
35	49 22	87 16	126 45	167 15	209 32	253 02	298 31	345 26	393 95	666 57	927 29
36	48 82	86 80	126 13	166 86	209 05	252 77	298 07	345 02	393 71	666 19	927 09
37	48 41	86 44	125 81	166 58	208 80	252 54	297 85	344 81	393 48	665 77	926 86
38	48 02	86 10	125 53	166 34	208 60	252 35	297 68	344 63	393 28	665 31	926 61
39	47 62	85 78	125 26	166 13	208 42	252 20	297 53	344 47	393 09	664 81	926 33
40	47 24	85 48	125 04	165 95	208 29	252 09	297 42	344 33	392 90	664 27	926 02
41	46 86	85 20	124 83	165 81	208 18	252 00	297 32	344 20	392 71	663 66	925 68
42	46 50	84 94	124 66	165 70	208 11	251 94	297 24	344 06	392 50	662 98	925 30
43	46 15	84 70	124 50	165 61	208 06	251 88	297 14	343 90	392 25	662 22	924 87
44	45 82	84 48	124 39	165 56	208 02	251 83	297 04	343 73	391 99	661 37	924 39
45	45 49	84 29	124 29	165 50	207 98	251 76	296 92	343 53	391 68	660 43	923 86
46	45 18	84 11	124 20	165 46	207 94	251 70	296 80	343 32	391 35	659 38	923 27
47	44 88	83 94	124 10	165 40	207 89	251 62	296 65	343 07	390 96	658 22	922 61
48	44 58	83 76	124 01	165 36	207 85	251 54	296 49	342 79	390 55	656 94	921 88
49	44 29	83 61	123 94	165 34	207 83	251 47	296 34	342 51	390 11	655 53	921 06
50	44 02	83 48	123 91	165 35	207 84	251 43	296 19	342 23	389 65	654 00	920 16
51	43 78	83 39	123 92	165 40	207 88	251 41	296 08	341 96	389 18	652 34	919 16
52	43 57	83 33	123 97	165 50	207 97	251 44	295 99	341 70	388 70	650 52	918 05
53	43 37	83 32	124 06	165 64	208 12	251 52	295 94	341 46	388 22	648 56	916 83
54	43 22	83 35	124 21	165 86	208 32	251 65	295 92	341 24	387 75	646 42	915 49
55	43 10	83 43	124 44	166 15	208 59	251 84	295 95	341 05	387 28	644 06	913 99
56	43 02	83 57	124 73	166 50	208 93	252 08	296 03	340 89	386 79	641 46	912 35
57	42 99	83 78	125 08	166 92	209 34	252 39	296 15	340 73	386 27	638 56	910 53
58	42 99	84 03	125 49	167 41	209 81	252 75	296 29	340 55	385 70	635 35	908 54
59	43 04	84 34	125 98	167 97	210 35	253 14	296 44	340 36	385 05	631 86	906 36
60	43 12	84 71	126 54	168 61	210 94	253 57	296 60	340 11	384 30	628 14	903 92

NOTE.—Loan Values on the above are the same as the Cash Values (omitting the cents) according to the number of annual premiums paid.

***CASH OR LOAN VALUES.**

Guaranteed on Ordinary Life Policies of \$1,000 Each.

Age at Issue.	AT END OF								
	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	\$4 40	\$12 19	\$22 21	\$31 48	\$41 01	\$50 79	\$60 84	\$71 16	\$81 76
21	4 56	14 03	23 36	32 55	42 79	52 90	63 29	73 96	84 91
22	5 54	14 92	24 57	34 48	44 66	55 11	65 85	76 87	88 20
23	6 11	15 86	25 84	36 08	46 61	57 42	68 52	79 92	91 64
24	6 80	16 84	27 16	37 76	48 64	59 82	71 81	83 11	95 21
25	7 47	17 86	28 54	39 51	50 77	62 84	74 22	86 42	98 94
26	8 17	18 93	29 98	41 33	52 99	64 96	77 25	89 87	102 83
27	8 90	20 04	31 48	43 24	55 31	67 70	80 42	93 48	106 86
28	9 67	21 20	33 06	45 23	57 73	70 55	83 73	97 24	111 11
29	10 47	22 42	34 70	47 51	60 25	73 54	87 18	101 17	115 51
30	11 31	23 70	36 42	49 48	62 90	76 66	90 78	105 25	120 09
31	12 19	25 03	38 22	51 76	65 66	79 91	94 53	109 51	124 86
32	13 10	26 42	40 10	54 14	68 54	83 80	98 44	113 94	129 83
33	14 06	27 88	42 06	56 62	71 53	86 83	102 50	118 56	135 01
34	15 08	29 41	44 12	59 20	74 67	90 51	106 75	123 88	140 40
35	16 18	31 01	46 27	61 91	77 94	94 88	111 18	128 40	146 01
36	17 23	32 67	48 50	64 72	81 34	98 86	115 79	133 61	151 83
37	18 38	34 41	50 83	67 66	84 90	102 55	120 59	139 04	157 86
38	19 57	36 21	53 27	70 71	88 61	106 90	125 59	144 66	164 11
39	20 83	38 12	55 82	73 95	92 48	111 43	130 77	150 49	170 57
40	22 14	40 10	58 49	77 29	96 52	116 13	136 14	156 51	177 29
41	23 53	42 19	61 28	80 79	100 70	121 01	141 69	162 69	184 01
42	24 97	44 36	64 18	84 40	105 03	126 04	147 38	169 03	190 96
43	26 47	46 62	67 18	88 15	109 50	131 19	153 20	175 50	198 06
44	28 03	48 95	70 28	92 00	114 07	136 46	159 14	182 09	205 29
45	29 65	51 37	73 48	95 95	118 74	141 84	165 20	188 81	212 68
46	31 32	53 85	76 74	99 96	123 49	147 30	171 86	195 62	220 06
47	33 03	56 38	80 06	104 06	128 34	152 87	177 61	202 53	227 59
48	34 77	58 94	83 44	108 22	133 25	158 51	183 94	209 52	235 21
49	36 53	61 55	86 86	112 44	138 24	164 23	190 86	216 59	242 91
50	38 33	64 21	90 36	116 74	143 81	170 03	196 86	223 76	250 66
51	40 17	66 98	93 93	121 12	148 46	175 92	203 46	231 02	258 55
52	42 05	69 70	97 56	125 57	153 70	181 91	210 14	238 34	266 47
53	43 97	72 53	101 25	130 10	159 02	187 97	216 89	245 73	274 44
54	45 92	75 40	105 01	134 69	164 41	194 09	223 69	253 16	282 46
55	47 91	78 33	108 93	139 36	169 86	200 27	230 55	260 65	290 50
56	49 94	81 31	112 71	144 08	175 36	206 50	237 45	268 16	298 58
57	52 01	84 34	116 63	148 84	180 91	212 77	244 39	275 66	306 54
58	54 11	87 41	120 80	153 65	186 49	219 07	251 31	283 14	314 50
59	56 23	90 49	124 59	158 48	192 10	225 36	258 20	290 56	322 36
60	58 37	93 60	128 61	163 33	197 69	231 62	265 04	297 88	330 10
61	60 53	96 78	132 65	168 18	203 26	237 83	271 79	305 10	337 69
62	62 71	99 89	136 88	173 00	208 79	243 95	278 44	312 17	345 13
63	64 99	103 04	140 69	177 78	214 23	249 97	284 93	319 09	352 49
64	67 07	106 15	144 64	182 46	219 55	255 84	291 28	325 96	359 87
65	69 21	109 21	148 51	187 04	224 74	261 56	297 56	332 81	367 48

*Cash or loan value end of 10th year and annually thereafter is the entire American 3 per cent Reserve. See Index for Reserve tables.

*CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

Age at Issue.	AT END OF								
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
22	\$22 88	\$41 41	\$50 57	\$60 57	\$100 84	\$121 98	\$143 83	\$166 41	\$189 76
23	23 49	42 37	51 88	62 04	102 87	124 39	146 63	169 51	193 88
24	24 14	43 37	53 24	63 76	104 98	126 88	149 51	172 91	197 11
25	24 81	44 40	54 63	65 53	107 13	129 43	152 49	176 32	200 95
26	25 52	45 47	56 07	67 88	109 35	132 07	155 55	179 82	204 89
27	26 24	46 56	57 56	69 24	111 64	134 79	158 70	183 41	208 94
28	26 97	47 69	59 08	71 17	114 00	137 58	161 94	187 10	213 12
29	27 74	48 84	60 65	73 16	116 43	140 45	165 26	190 91	217 40
30	28 52	50 04	62 27	75 22	118 92	143 40	168 69	194 81	221 80
31	29 33	51 27	63 93	77 32	121 48	146 43	172 20	198 82	226 81
32	30 16	52 54	65 64	79 49	124 12	149 55	175 82	202 93	230 93
33	31 03	53 85	67 40	81 73	126 83	152 76	179 52	207 14	235 67
34	31 90	55 18	69 21	84 01	129 62	156 03	183 31	211 46	240 52
35	32 81	56 56	71 07	86 37	132 46	159 40	187 19	215 88	245 49
36	33 75	57 99	72 99	88 79	135 40	162 85	191 18	220 41	250 58
37	34 72	59 45	74 96	91 27	138 40	166 39	195 27	225 06	255 78
38	35 71	60 94	76 97	93 80	141 47	170 01	199 45	229 79	261 10
39	36 72	62 48	78 03	96 41	144 64	173 74	203 73	234 64	266 51
40	37 77	64 06	80 16	99 09	147 88	177 53	208 10	239 58	272 01
41	38 84	65 69	82 35	101 85	151 20	181 44	212 56	244 61	277 59
42	39 95	67 37	84 60	104 67	154 60	185 41	217 10	249 70	283 23
43	41 10	69 10	87 91	107 57	158 08	189 45	221 71	254 85	288 90
44	42 29	70 87	90 28	110 52	161 61	193 55	226 34	260 01	294 58
45	43 49	72 69	92 70	113 53	165 18	197 67	231 00	265 19	300 26
46	44 73	74 54	95 14	116 56	168 77	201 80	235 65	270 34	305 91
47	46 00	76 42	97 63	119 61	172 37	205 92	240 28	275 47	311 52
48	47 28	78 32	100 11	122 65	175 95	210 02	244 88	280 55	317 06
49	48 58	80 22	102 59	125 68	179 51	214 10	249 44	285 57	322 53
50	49 87	82 11	105 05	128 69	183 05	218 12	253 94	290 52	327 91
51	51 14	83 98	107 49	131 68	186 54	222 11	258 38	295 40	333 19
52	52 42	85 86	109 93	134 65	190 02	226 05	262 76	300 19	338 57
53	53 71	87 74	112 87	137 62	193 47	229 95	267 08	304 90	343 43
54	55 01	89 62	114 81	140 57	196 90	233 82	271 35	309 52	348 38
55	56 30	91 52	117 25	143 51	200 30	237 63	275 54	314 03	353 18
56	57 61	93 40	119 68	146 43	203 67	241 40	279 64	318 43	357 85
57	58 93	95 31	122 12	149 36	207 02	245 12	283 67	322 74	362 57
58	60 26	97 22	124 56	152 26	210 32	248 76	287 61	326 90	366 71
59	61 60	99 15	127 01	155 15	213 59	252 35	291 45	330 93	370 84
60	62 96	101 08	129 44	158 01	216 82	255 86	295 17	334 77	374 75
61	64 32	103 00	131 85	160 85	219 99	259 28	298 74	338 42	378 40
62	65 68	104 93	134 27	163 66	223 10	262 58	302 16	341 85	381 77
63	67 06	106 87	136 68	166 43	226 13	265 79	305 41	345 06	384 84
64	68 46	108 83	139 08	169 17	229 10	268 86	308 49	348 04	387 64
65	69 88	110 79	141 46	171 87	231 98	271 81	311 39	350 81	390 26
66	71 29	112 74	143 82	174 50	234 77	274 64	314 15	353 47	392 84
67	72 71	114 68	146 14	177 09	237 49	277 37	316 88	356 20	395 58

*Cash or loan value end of 10th year and annually thereafter is the entire American 3 per cent Reserve. See Index for Reserve Tables.

***CASH OR LOAN VALUES.**

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Age at Issue.	AT END OF								
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$60 18	\$98 47	\$138 13	\$179 22	\$221 79	\$265 90	\$311 61	\$358 99	\$408 10
21	60 17	98 45	138 11	179 19	221 75	265 86	311 56	358 93	408 03
22	60 16	98 44	138 10	179 17	221 73	265 82	311 52	358 87	407 97
23	60 16	98 44	138 09	179 16	221 71	265 79	311 47	358 83	407 91
24	60 16	98 44	138 08	179 15	221 69	265 76	311 44	358 78	407 85
25	60 16	98 44	138 08	179 14	221 67	265 74	311 41	358 73	407 79
26	60 16	98 44	138 07	179 12	221 65	265 72	311 37	358 68	407 73
27	60 17	98 44	138 07	179 12	221 65	265 69	311 34	358 64	407 67
28	60 18	98 45	138 08	179 13	221 64	265 68	311 31	358 60	407 62
29	60 18	98 46	138 10	179 14	221 64	265 68	311 29	358 57	407 56
30	60 21	98 49	138 12	179 15	221 66	265 68	311 29	358 54	407 51
31	60 23	98 52	138 15	179 19	221 68	265 70	311 28	358 52	407 47
32	60 26	98 55	138 19	179 23	221 72	265 72	311 29	358 50	407 43
33	60 29	98 60	138 25	179 29	221 77	265 76	311 31	358 51	407 41
34	60 34	98 66	138 32	179 36	221 84	265 82	311 36	358 54	407 42
35	60 40	98 75	138 41	179 46	221 93	265 91	311 44	358 60	407 45
36	60 47	98 83	138 52	179 57	222 05	266 02	311 54	358 68	407 51
37	60 55	98 95	138 65	179 72	222 21	266 18	311 69	358 80	407 59
38	60 64	99 07	138 81	179 90	222 41	266 37	311 87	358 95	407 70
39	60 76	99 24	139 02	180 14	222 66	266 63	312 10	359 15	407 84
40	60 90	99 44	139 27	180 42	222 95	266 91	312 37	359 37	407 96
41	61 08	99 69	139 56	180 76	223 30	267 26	312 68	359 61	408 14
42	61 28	99 97	139 91	181 13	223 69	267 63	313 00	359 85	408 28
43	61 51	100 29	140 28	181 55	224 12	268 03	313 33	360 10	408 41
44	61 77	100 63	140 70	182 00	224 56	268 43	313 66	360 33	408 53
45	62 05	101 02	141 16	182 48	225 02	268 84	313 99	360 56	408 62
46	62 36	101 43	141 62	182 96	225 48	269 25	314 32	360 78	408 67
47	62 69	101 86	142 11	183 46	225 96	269 66	314 63	360 95	408 70
48	63 02	102 29	142 59	183 96	226 44	270 07	314 94	361 11	408 69
49	63 36	102 73	143 09	184 47	226 92	270 49	315 24	361 26	408 66
50	63 71	103 19	143 62	185 02	227 44	270 93	315 55	361 41	408 61
51	64 10	103 70	144 19	185 61	228 00	271 40	315 90	361 57	408 55
52	64 52	104 24	144 82	186 25	228 60	271 92	316 27	361 75	408 49
53	64 96	104 84	145 49	186 95	229 27	272 49	316 69	361 96	408 42
54	65 45	105 47	146 21	187 71	229 99	273 11	317 14	362 18	408 37
55	65 98	106 17	147 02	188 55	230 79	273 79	317 64	362 44	408 33
56	66 55	106 93	147 89	189 45	231 65	274 53	318 19	362 73	408 28
57	67 18	107 76	148 84	190 43	232 58	275 35	318 80	363 03	408 20
58	67 85	108 65	149 85	191 49	233 59	276 22	319 42	363 33	408 08
59	68 57	109 59	150 93	192 61	234 67	277 12	320 07	363 60	407 88
60	69 34	110 60	152 09	193 82	235 80	278 07	320 72	363 84	407 50
61	70 15	111 69	153 34	195 10	236 99	279 06	321 36	364 03	407 22
62	71 04	112 86	154 66	196 45	238 24	280 07	322 02	364 19	406 78
63	72 00	114 10	156 06	197 88	239 55	281 14	322 68	364 35	406 32
64	73 00	115 40	157 53	199 37	240 93	282 24	323 40	364 61	406 17
65	74 04	116 77	159 07	200 93	242 36	283 42	324 27	365 15	406 35

*Cash or loan value end of 10th year and annually thereafter is the entire American 3 per cent Reserve. See Index for Reserve tables.

**Cash or Loan Values on \$1,000 Five Year Distribution, Annual
Dividend and Nonparticipating Policies.**

Cash or Loan Values on \$1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years
16	\$13	\$25	\$59	\$102	\$149	\$32	\$62	\$144	\$254	\$378	\$50	\$160	\$377	\$666	\$927
17	14	26	61	106	155	32	63	147	259	386	50	160	377	666	927
18	14	28	64	110	162	33	64	150	264	393	50	160	377	666	927
19	15	29	66	115	168	34	66	154	270	402	50	160	377	666	927
20	15	30	69	120	175	34	67	157	275	410	50	160	377	666	927
21	16	31	72	125	182	35	68	160	281	419	50	160	377	666	927
22	17	32	75	130	189	36	70	164	287	428	50	160	377	666	927
23	17	34	78	135	197	37	72	167	294	437	50	160	377	666	927
24	18	35	82	141	205	38	73	171	300	446	50	160	376	666	927
25	19	37	85	147	213	38	75	175	307	456	50	160	376	666	927
26	20	38	89	153	222	39	77	179	314	466	50	160	376	665	927
27	21	40	92	159	230	40	78	183	321	476	50	160	376	665	927
28	22	42	96	166	240	41	80	187	328	487	50	160	376	665	927
29	22	44	100	172	249	42	82	192	335	498	50	160	376	665	927
30	23	46	105	179	259	43	84	196	343	508	50	160	376	665	927
31	25	48	109	187	269	44	86	201	351	520	50	160	376	665	927
32	26	50	114	195	279	45	88	206	359	531	50	160	376	665	926
33	27	52	119	202	289	46	90	210	367	543	50	160	376	664	926
34	28	54	124	211	300	48	93	215	376	554	50	160	376	664	926
35	29	56	129	219	311	49	95	221	384	566	50	160	376	664	926
36	30	59	134	228	322	50	97	226	393	578	50	160	376	664	926
37	32	62	140	237	333	51	100	231	401	590	50	161	376	664	926
38	33	64	146	246	344	53	102	237	410	602	50	161	376	663	926
39	35	67	152	255	356	54	105	242	419	615	51	161	377	663	925
40	36	70	159	265	368	55	108	248	428	627	51	161	377	663	925
41	38	73	165	274	379	57	110	254	437	639	51	162	377	662	925
42	40	76	172	284	391	58	113	260	446	652	51	162	377	662	924
43	41	80	178	294	403	60	116	265	455	664	51	162	377	661	924
44	43	83	185	304	415	61	119	271	463	676	51	163	378	661	924
45	45	87	192	314	427	63	122	277	472	688	52	163	378	660	923
46	47	90	199	324	439	65	125	283	481	700	52	164	378	659	923
47	49	94	207	335	451	66	128	288	489	712	52	164	378	659	922
48	51	98	214	345	462	68	130	294	497	724	52	165	378	658	921
49	53	102	221	355	474	69	133	299	505	736	53	165	378	656	921
50	56	106	229	366	485	71	136	305	513	747	53	166	378	655	920
51	58	110	236	376	496	72	139	310	520	758	53	166	378	654	919
52	60	114	244	386	508	74	142	315	528	769	54	167	378	652	918
53	62	118	252	397	518	76	145	320	535	780	54	168	378	651	917
54	64	122	260	407	529	77	148	325	541	790	54	169	378	649	916
55	67	126	267	417	540	79	151	330	547	800	55	169	378	647	914
56	69	130	275	427	551	81	153	335	553	810	55	170	378	645	912
57	72	135	283	436	562	82	156	339	558	821	56	171	379	642	911
58	74	139	291	446	574	84	159	344	563	831	56	172	379	640	909
59	77	143	298	456	586	86	162	348	567	840	57	173	379	637	907
60	79	148	306	465	598	87	165	351	571	850	57	175	379	633	905

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Cash or Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
21	18 23	72 62	126 42	188 42	40 90	185 43	314 23	466 75	87 20	394 21	668 41	928 45
22	18 94	75 78	131 59	195 78	41 70	189 05	320 24	475 55	87 19	394 15	668 30	928 38
23	19 69	79 08	136 97	203 41	42 52	192 77	326 41	484 58	87 19	394 09	668 20	928 35
24	20 47	82 51	142 57	211 34	43 38	196 58	332 74	493 85	87 19	394 01	668 08	928 32
25	21 29	86 11	148 40	219 54	44 25	200 51	339 24	503 38	87 19	393 94	667 95	928 23
26	22 14	89 85	154 44	228 04	45 15	204 55	345 89	513 05	87 19	393 87	667 82	928 17
27	23 03	93 75	160 74	236 82	46 08	208 69	352 72	522 98	87 19	393 80	667 69	928 09
28	23 96	97 84	167 29	245 90	47 03	212 95	359 71	533 12	87 20	393 74	667 54	928 02
29	24 94	102 08	174 09	255 24	48 02	217 32	366 87	543 45	87 21	393 67	667 38	927 94
30	25 96	106 53	181 17	264 85	49 04	221 80	374 17	553 97	87 24	393 60	667 22	927 86
31	27 02	111 14	188 51	274 70	50 08	226 38	381 65	564 64	87 27	393 55	667 06	927 79
32	28 14	115 95	196 10	284 77	51 14	231 07	389 26	575 46	87 30	393 50	666 87	927 64
33	29 30	120 98	203 95	295 08	52 26	235 88	397 02	586 42	87 35	393 46	666 69	927 52
34	30 53	126 21	212 07	305 59	53 39	240 80	404 89	597 49	87 41	393 45	666 51	927 39
35	31 81	131 67	220 40	316 29	54 56	245 83	412 85	608 67	87 50	393 46	666 30	927 23
36	33 14	137 33	228 96	327 17	55 75	250 97	420 90	619 93	87 58	393 50	666 07	927 05
37	34 53	143 20	237 72	338 21	56 98	256 20	429 01	631 26	87 70	393 56	665 81	927 87
38	35 97	149 30	246 68	349 39	58 25	261 51	437 15	642 64	87 82	393 64	665 51	926 65
39	37 50	155 61	255 83	360 71	59 55	266 92	445 33	654 05	87 99	393 75	665 18	926 41
40	39 08	162 08	265 14	372 14	60 89	272 35	453 49	665 47	88 19	393 86	664 80	926 14
41	40 75	168 74	274 61	383 66	62 28	277 82	461 64	676 88	88 44	393 98	664 37	925 84
42	42 49	175 33	284 22	395 23	63 70	283 30	469 73	688 25	88 72	394 08	663 86	925 49
43	44 30	182 48	293 94	406 83	65 15	288 76	477 76	699 58	89 04	394 17	663 29	925 19
44	46 16	189 54	303 77	418 46	66 63	294 20	485 68	710 83	89 38	394 24	662 62	924 67
45	48 10	196 73	313 69	430 07	68 14	299 58	493 49	721 99	89 78	394 27	661 87	924 18
46	50 08	204 02	323 67	441 65	69 66	304 90	501 13	733 02	90 19	394 27	661 02	923 63
47	52 10	211 89	333 71	453 14	71 18	310 13	508 59	743 91	90 61	394 22	660 04	923 02
48	54 16	218 86	343 75	464 52	72 69	315 27	515 84	754 63	91 04	394 12	658 95	922 33
49	56 24	226 41	353 84	475 78	74 18	320 31	522 77	765 16	91 48	394 01	657 73	921 56
50	58 37	234 05	363 94	486 89	75 69	325 24	529 66	775 48	91 94	393 86	656 39	920 71
51	60 54	241 77	374 02	497 81	77 19	330 04	536 15	785 57	92 45	393 70	654 91	919 75
52	62 76	249 55	384 07	508 55	78 70	334 72	542 34	795 42	93 00	393 52	653 27	918 69
53	65 02	257 39	394 05	519 15	80 27	339 27	548 19	805 03	93 59	393 34	651 50	917 53
54	67 32	265 28	403 93	529 68	82 16	343 68	553 66	814 44	94 22	393 14	649 54	916 23
55	69 66	273 19	413 68	540 24	84 06	347 93	558 71	823 68	94 92	392 96	647 36	914 79
56	72 05	281 10	423 27	550 94	85 97	352 00	563 30	832 76	95 68	392 75	644 95	913 20
57	74 47	289 00	432 70	561 88	87 90	355 87	567 40	841 72	96 51	392 52	642 24	911 44
58	76 92	296 85	442 01	573 11	89 83	359 51	570 99	850 55	97 40	392 23	639 22	909 52
59	79 39	304 60	451 31	584 67	91 76	362 88	574 12	859 24	98 34	391 85	635 93	907 39
60	82 85	312 23	460 70	596 64	93 68	365 97	576 85	867 81	99 35	391 37	632 42	905 06

Cash or Loan Values on \$1,000 Annual Dividend Policies.

Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment				
5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.					19 Years.
\$23	\$60	\$106	\$156	\$28	\$57	\$147	\$259	\$393	\$66	\$145	\$371	\$655	\$912
24	62	109	163	26	58	150	265	401	66	145	371	655	912
25	65	114	169	27	59	153	270	410	66	145	371	654	912
26	68	118	176	27	61	157	276	418	66	145	371	654	912
27	70	123	183	28	62	160	282	427	66	145	370	654	912
28	73	129	191	29	64	164	288	436	66	145	370	654	912
30	77	134	198	29	65	167	294	446	66	145	370	654	912
31	80	139	206	30	67	171	301	456	66	145	370	654	912
32	83	145	215	31	68	175	308	466	66	145	370	654	911
34	87	151	223	32	70	179	315	476	66	145	370	654	911
35	91	158	232	32	71	183	322	486	66	145	370	653	911
37	95	164	242	33	73	187	329	497	66	145	370	653	911
39	99	171	251	34	75	192	337	508	66	145	370	653	911
41	103	178	261	35	77	196	344	519	66	145	370	653	911
42	106	186	271	36	79	201	352	531	66	145	370	653	911
43	112	195	281	37	81	206	360	543	66	145	370	653	911
46	117	201	291	38	83	211	368	554	66	145	370	652	910
48	123	209	302	39	85	216	377	566	67	145	370	652	910
51	128	218	313	40	87	221	385	578	67	145	370	652	910
53	133	226	324	41	89	226	394	590	67	145	370	652	910
55	139	235	335	42	91	232	402	602	67	145	370	651	909
58	145	244	346	43	94	237	411	614	67	145	370	651	909
61	151	253	358	44	96	243	420	626	67	145	370	651	909
63	157	262	369	45	98	246	428	639	67	146	370	650	908
66	163	272	381	46	101	254	437	651	67	145	370	650	908
69	170	281	392	47	103	259	446	663	67	146	370	649	908
72	177	291	404	49	106	265	454	676	68	146	370	649	907
75	183	301	416	50	108	270	463	688	68	147	370	648	906
78	190	311	427	51	111	276	471	700	68	147	370	647	905
82	197	321	439	52	114	281	479	712	68	147	370	646	905
85	204	330	450	54	116	286	487	724	68	148	370	645	904
88	211	340	462	55	118	293	495	735	69	148	370	644	903
92	216	350	473	56	121	297	502	746	69	148	370	643	901
95	225	360	484	57	123	302	509	758	69	149	370	641	900
98	233	370	496	58	126	307	516	769	69	149	369	639	899
102	240	380	506	60	128	311	523	779	70	150	369	637	897
106	247	390	516	61	131	316	529	790	70	150	369	635	895
109	255	400	527	62	133	320	535	800	70	151	369	633	894
113	262	409	537	63	135	324	540	810	.....	.....	.....	.....	.....
117	269	419	548	64	137	328	545	820	.....	.....	.....	.....	.....
120	276	428	560	65	140	333	549	830	.....	.....	.....	.....	.....
124	284	437	571	66	142	335	553	840	.....	.....	.....	.....	.....

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

Age at Issue.	AT END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	\$ 16 73	\$ 22 72	\$ 28 92	\$ 35 33	\$ 41 97	\$ 49 13	\$ 57 62	\$ 66 62	\$124 61	\$181 94
22	17 44	23 68	30 14	38 82	43 74	51 20	60 05	69 52	129 76	189 28
23	18 19	24 69	31 41	38 38	45 58	53 36	62 57	72 44	135 13	196 90
24	18 97	25 74	32 76	40 01	47 50	55 62	65 23	75 50	140 72	204 82
25	19 79	26 85	34 16	41 72	49 56	57 99	67 99	78 69	146 54	213 04
26	20 64	28 01	35 63	43 52	51 68	60 46	70 88	82 02	152 60	221 57
27	21 53	29 22	37 17	45 39	53 89	63 03	73 91	85 51	158 92	230 40
28	22 47	30 48	37 95	47 35	56 21	65 76	77 07	89 15	165 50	239 53
29	23 46	31 82	40 46	49 40	58 64	68 59	80 38	92 95	172 35	248 95
30	24 49	33 21	42 23	51 55	61 18	71 55	83 82	96 92	179 47	258 64
31	25 57	34 67	44 09	53 81	63 84	74 64	87 42	101 06	186 88	268 59
32	26 69	36 21	46 02	56 16	66 62	77 87	91 17	105 37	194 54	278 79
33	27 88	37 80	48 05	58 61	69 51	81 23	95 09	109 88	202 49	289 22
34	29 13	39 49	50 17	61 18	72 53	84 76	99 19	114 58	210 70	299 88
35	30 44	41 24	52 38	63 87	75 71	88 43	103 47	119 47	219 15	310 75
36	31 79	43 07	54 69	66 66	79 01	92 27	107 91	124 56	227 82	321 80
37	33 20	44 98	57 07	69 61	82 46	96 26	112 55	129 85	236 72	333 04
38	34 69	46 99	59 64	72 67	86 06	100 43	117 36	135 34	245 82	344 43
39	36 26	49 09	62 30	75 87	89 83	104 76	122 36	141 02	255 13	355 97
40	37 90	51 29	65 06	79 21	93 73	109 25	127 53	146 86	264 62	367 63
41	39 62	53 60	67 96	82 69	97 79	113 90	132 85	152 86	274 27	379 39
42	41 41	56 00	70 96	86 29	101 97	118 68	138 31	159 00	284 07	391 22
43	43 29	58 49	74 04	90 00	106 28	124 58	143 89	165 27	294 00	403 10
44	45 22	61 06	77 27	93 82	110 67	128 59	149 58	171 67	304 05	415 00
45	47 22	63 73	80 56	97 72	115 17	134 16	155 68	178 17	314 19	426 90
46	49 28	66 44	83 92	101 69	119 75	140 34	162 54	184 98	324 41	438 76
47	51 39	69 21	87 33	105 74	124 42	146 63	169 51	192 58	334 68	450 55
48	53 52	72 03	90 81	109 86	129 67	153 01	176 56	200 28	345 00	462 25
49	55 70	74 89	94 35	114 04	135 42	159 48	183 71	208 07	355 34	473 81
50	57 92	77 81	97 95	118 30	141 27	166 04	190 96	215 96	365 70	485 23
51	60 20	80 80	101 63	122 63	147 22	172 71	198 30	223 93	376 05	496 46
52	62 51	83 85	105 37	127 15	153 26	179 47	205 72	231 97	386 37	507 51
53	64 89	86 95	109 16	132 52	159 38	186 30	213 21	240 07	396 63	518 42
54	67 29	90 07	113 04	137 95	165 58	193 20	220 76	248 22	406 78	529 25
55	69 55	93 32	116 97	143 46	171 84	200 15	228 36	256 41	416 82	540 11
56	72 25	96 58	120 95	149 03	178 15	207 16	226 00	264 59	426 68	551 10
57	74 80	99 39	124 97	154 65	184 51	214 20	243 64	272 76	436 39	562 31
58	77 38	103 23	129 53	160 31	190 91	221 24	251 26	280 88	445 98	573 81
59	79 98	106 60	134 42	165 99	197 29	228 26	258 82	288 90	455 54	585 64
60	82 60	109 99	139 34	171 67	203 66	235 23	266 30	296 81	465 19	597 84

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

AT END OF									
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
\$ 36 61	\$ 49 80	\$ 63 52	\$ 77 78	\$ 92 62	\$108 70	\$127 80	\$148 37	\$281 29	\$418 69
37 42	50 90	64 92	79 50	94 66	111 08	129 76	151 62	287 38	427 62
38 27	52 05	66 38	81 28	96 77	113 56	133 52	154 69	293 66	436 81
39 13	53 23	67 89	83 10	98 96	116 12	136 53	158 46	300 13	446 28
40 05	54 46	69 45	85 02	101 22	118 77	139 62	162 04	306 79	456 00
40 97	55 72	71 05	86 99	103 55	121 49	142 81	165 74	312 65	466 00
41 94	57 03	72 72	89 02	105 96	124 30	146 11	169 55	320 70	476 26
42 94	58 38	74 44	91 12	108 44	127 21	149 51	173 48	327 96	486 77
43 97	59 79	76 21	93 28	111 01	130 21	153 02	177 53	335 42	497 52
45 04	61 22	78 04	95 52	113 66	133 69	157 12	181 69	343 07	506 49
46 13	62 72	79 93	97 82	114 38	137 47	161 44	186 33	350 92	519 67
47 27	64 25	81 88	100 19	117 74	141 36	165 88	191 34	358 95	531 04
48 45	65 84	83 89	102 63	121 20	145 36	170 45	196 48	367 16	542 58
49 66	67 48	85 96	105 15	124 76	149 49	175 15	201 77	375 52	554 30
50 91	69 16	88 10	107 74	128 42	153 73	179 98	207 19	384 02	566 15
52 20	70 90	90 29	107 22	132 19	158 08	184 92	212 75	392 64	578 13
53 52	72 69	92 55	110 50	136 07	162 55	190 00	218 42	401 35	590 22
54 88	74 52	94 88	113 88	140 04	167 14	195 19	224 22	410 14	602 39
56 30	76 43	97 29	117 36	144 13	171 83	200 49	230 13	418 99	614 63
57 76	78 39	99 75	120 93	148 31	176 62	205 88	236 10	427 87	626 92
59 27	80 41	102 29	124 59	152 58	181 49	211 34	242 13	436 77	639 24
60 81	82 48	100 61	128 31	156 91	186 41	216 84	248 20	445 66	651 55
62 41	84 61	103 78	132 10	161 29	191 37	222 36	254 28	454 50	663 83
64 03	86 77	106 99	135 91	165 69	196 34	227 89	260 36	463 28	676 07
65 69	88 96	110 23	139 74	170 10	201 31	233 41	266 42	471 96	688 24
67 37	91 16	113 47	143 57	174 49	206 27	238 90	272 44	480 51	700 30
69 05	93 36	116 70	147 39	178 88	211 19	244 35	278 39	488 91	712 23
70 72	95 56	119 93	151 20	183 24	216 08	249 74	284 27	497 13	724 01
72 39	97 74	123 14	154 97	187 56	220 91	255 06	290 06	505 14	735 60
74 06	99 93	126 35	158 74	191 84	225 70	260 33	295 77	512 92	746 98
75 75	102 12	129 56	162 48	196 10	230 44	265 51	301 38	520 43	758 13
77 44	104 32	132 75	166 21	200 33	235 12	270 62	306 86	527 65	769 04
79 14	102 56	135 94	169 93	204 52	239 75	275 63	312 23	534 54	779 72
80 84	105 20	139 14	173 62	208 67	244 29	280 54	317 47	541 06	790 18
82 56	107 85	142 32	177 29	212 76	248 77	285 35	322 56	547 18	800 48
84 28	110 49	145 49	180 92	216 79	253 15	290 03	327 46	552 83	810 62
86 01	113 14	148 64	184 51	220 78	257 45	294 56	332 18	557 99	820 64
87 76	115 78	151 77	188 07	224 69	261 62	298 93	336 67	562 66	830 54
89 50	118 41	154 88	191 58	228 49	265 65	303 10	340 89	566 87	840 32

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Age at Issue.	AT END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
21	\$ 81 82	\$114 27	\$152 82	\$192 99	\$234 86	\$278 50	\$324 00	\$371 43	\$666 00	\$927 24
22	81 82	114 26	152 80	192 97	234 83	278 46	323 95	371 38	665 91	927 20
23	81 82	114 25	152 79	192 95	234 80	278 43	323 91	371 32	665 81	927 18
24	81 82	114 25	152 78	192 93	234 78	278 40	323 87	371 27	665 70	927 16
25	81 82	114 25	152 78	192 92	234 76	278 37	323 82	371 21	665 59	927 04
26	81 82	114 25	152 77	192 91	234 74	278 34	323 78	371 16	665 46	926 98
27	81 82	114 26	152 78	192 91	234 73	278 31	323 75	371 11	665 34	926 91
28	81 84	114 27	152 79	192 91	234 72	278 30	323 72	371 06	665 20	926 84
29	81 85	114 29	152 80	192 92	234 73	278 29	323 69	371 01	665 06	926 70
30	81 88	114 32	152 83	192 95	234 74	278 29	323 67	370 98	664 91	926 67
31	81 90	114 35	152 87	192 98	234 77	278 30	323 66	370 94	664 76	926 54
32	81 94	114 41	152 92	193 03	234 80	278 32	323 66	370 92	664 60	926 47
33	81 98	114 47	152 98	193 09	234 85	278 35	323 68	371 91	664 44	926 38
34	82 03	114 55	153 07	193 17	234 92	278 42	323 72	370 94	664 28	926 22
35	82 10	114 65	153 18	193 28	235 03	278 51	323 80	370 99	664 10	926 07
36	82 18	114 77	153 30	193 41	235 16	278 64	323 90	371 07	663 89	925 94
37	82 28	114 91	153 47	193 59	235 34	278 80	324 05	371 17	663 66	925 72
38	82 39	115 09	153 67	193 81	235 56	279 01	324 23	371 31	663 40	925 51
39	82 54	115 31	153 93	194 08	235 84	279 27	324 45	371 48	663 11	925 22
40	82 70	115 58	154 23	194 41	236 16	279 57	324 71	371 66	662 78	925 01
41	82 92	115 89	154 59	194 78	236 53	279 92	324 99	371 85	662 39	924 71
42	83 15	116 26	154 99	195 20	236 95	280 28	325 25	372 04	661 94	924 38
43	83 42	116 67	155 45	195 67	237 38	280 66	325 57	372 22	661 43	924 01
44	83 72	117 12	155 94	196 16	237 84	281 04	325 86	372 39	660 84	923 51
45	84 05	117 60	156 45	196 66	238 29	281 42	326 14	372 54	660 17	923 14
46	84 40	118 10	156 97	197 17	238 76	281 81	326 40	372 66	659 39	922 52
47	84 76	118 62	157 51	197 70	239 24	282 19	326 66	372 75	658 52	921 94
48	85 14	119 15	158 07	198 25	239 72	282 57	326 90	372 82	657 53	921 34
49	85 51	119 69	158 65	198 80	240 21	282 95	327 13	372 87	656 43	920 54
50	85 91	120 28	159 26	199 39	240 73	283 36	327 38	372 92	655 22	919 74
51	86 35	120 90	159 92	200 02	241 29	283 80	327 65	372 96	653 88	918 84
52	86 82	121 58	160 63	200 71	241 90	284 28	327 93	373 01	652 41	917 74
53	87 34	122 32	161 40	201 47	242 58	284 80	328 25	373 07	650 80	916 64
54	87 90	123 13	162 26	202 30	243 32	285 38	328 61	373 15	649 03	915 34
55	88 50	124 01	163 19	203 21	244 12	286 02	329 01	373 25	647 08	913 94
56	89 15	124 96	164 19	204 19	245 00	286 72	329 45	373 35	644 88	912 44
57	89 87	126 00	165 29	205 25	245 96	287 48	329 92	373 44	642 42	910 74
58	90 64	127 11	166 46	206 40	246 98	288 27	330 39	373 50	639 68	908 84
59	91 46	128 28	167 71	207 62	248 05	289 09	330 86	373 49	636 68	906 84

Cash or Loan Values on \$1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$11	\$25	\$67	\$114	\$169	\$27	\$58	\$156	\$270	\$410	\$71	\$150	\$376	\$654	\$924
21	12	26	69	118	176	27	60	159	276	418	71	150	376	654	924
22	12	27	72	123	183	28	61	163	282	427	71	150	375	654	924
23	13	28	75	129	191	28	62	166	288	436	71	149	375	654	924
24	13	30	79	134	198	29	64	170	294	446	71	149	375	654	924
25	14	31	82	139	206	30	65	174	301	456	71	149	375	654	924
26	15	32	85	145	215	31	67	178	308	466	71	149	375	654	924
27	15	34	89	151	223	31	68	182	315	476	71	149	375	654	924
28	16	35	93	158	232	32	70	186	322	486	71	149	375	653	924
29	17	37	97	164	242	33	72	191	329	497	71	149	375	653	924
30	18	39	101	171	251	34	74	195	337	508	71	149	375	653	924
31	18	40	106	178	261	34	75	200	344	519	71	150	375	653	924
32	19	42	110	186	271	35	77	204	352	531	72	150	375	653	923
33	20	44	115	193	281	36	79	209	360	542	72	150	375	653	923
34	21	46	120	201	291	37	81	214	368	554	72	150	375	652	923
35	22	48	125	209	302	38	83	219	377	566	72	150	375	652	923
36	23	50	130	218	313	39	85	225	385	578	72	150	375	652	923
37	24	52	136	226	324	40	87	230	394	590	72	150	375	652	923
38	25	55	142	235	335	41	89	236	402	602	72	150	375	651	922
39	26	57	148	244	346	42	92	241	411	614	72	150	375	651	922
40	28	60	154	253	358	43	94	247	420	626	72	150	375	651	922
41	29	63	160	262	369	44	96	252	428	639	72	150	376	650	922
42	30	65	167	272	381	45	99	258	437	651	73	150	376	650	921
43	32	68	173	281	392	47	101	264	446	663	73	150	376	649	921
44	33	71	180	291	404	48	104	269	454	676	73	150	376	649	920
45	35	74	187	301	416	49	106	275	463	688	73	150	376	648	920
46	36	77	194	311	427	50	109	281	471	700	73	150	376	647	919
47	38	81	201	321	439	52	111	286	479	712	73	150	376	646	919
48	39	84	208	330	450	53	114	292	487	724	73	150	376	645	918
49	41	87	215	340	462	54	116	297	495	735	73	150	376	644	917
50	42	90	223	350	473	55	119	302	502	746	73	150	376	642	916
51	44	94	230	360	484	57	121	307	509	758	73	150	376	641	915
52	46	97	238	370	495	58	124	312	516	769	73	150	376	639	914
53	48	101	245	380	505	59	126	317	523	779	73	150	375	637	913
54	49	105	253	390	516	60	129	322	529	790	73	150	375	636	912
55	51	108	261	400	527	62	131	327	535	800	73	151	375	633	910
56	53	112	268	409	537	63	134	331	540	810	73	151	375	631	909
57	55	116	276	419	548	64	136	336	545	820	73	152	375	628	907
58	57	120	283	428	560	65	138	340	549	830	73	152	375	625	905
59	59	123	291	437	571	67	141	343	553	840	73	153	874	622	903
60	61	127	298	446	584	68	143	347	556	849	73	153	374	619	900

Cash or Loan Values on \$1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$ 5	\$24	\$67	\$114	\$170	\$22	\$60	\$156	\$271	\$410	\$82	\$163	\$388	\$661	\$926
21	6	25	70	119	177	23	61	160	276	419	81	163	388	661	926
22	6	27	73	124	184	23	63	163	282	428	81	163	387	661	926
23	7	28	76	129	191	24	64	167	289	437	81	162	387	661	926
24	8	29	79	134	199	25	66	171	295	446	80	162	387	661	926
25	8	31	82	140	207	26	67	175	301	456	80	162	387	660	926
26	9	32	86	146	215	26	69	179	308	466	80	161	386	660	926
27	10	34	90	152	224	27	70	183	315	476	79	161	386	660	926
28	10	35	93	158	233	28	72	187	322	487	79	161	386	660	926
29	11	37	97	165	242	29	74	191	330	498	79	160	385	659	925
30	12	39	102	172	252	30	76	196	337	508	78	160	385	659	925
31	13	40	106	179	261	31	78	200	345	520	78	160	385	659	925
32	14	42	111	186	271	32	80	205	353	531	78	159	385	658	925
33	15	44	115	194	281	33	82	210	361	543	77	159	384	658	924
34	16	46	120	202	292	34	84	215	369	554	77	159	384	658	925
35	17	49	125	210	303	35	86	220	377	566	76	159	384	657	925
36	18	51	131	218	313	36	88	225	386	578	76	158	384	657	924
37	19	53	136	227	324	37	90	231	394	590	76	158	383	657	924
38	21	56	142	236	336	38	93	236	403	602	75	158	383	656	924
39	22	58	148	245	347	39	95	242	411	615	75	158	383	656	924
40	23	61	154	254	358	41	98	247	420	627	75	157	383	655	923
41	25	64	161	263	370	42	100	253	429	639	74	157	383	654	923
42	26	67	167	272	381	43	103	259	437	652	74	157	382	654	923
43	28	70	174	282	393	44	105	264	446	664	74	157	382	653	922
44	29	73	181	292	405	46	108	270	455	676	74	157	382	652	922
45	31	77	188	301	416	47	111	276	463	688	74	157	382	651	921
46	33	80	195	311	428	49	113	281	471	700	73	157	381	650	920
47	34	83	202	321	439	50	116	287	479	712	73	157	381	649	920
48	36	87	209	331	451	51	119	292	487	724	73	157	381	648	919
49	38	90	216	341	462	53	121	298	495	736	73	157	380	646	918
50	40	94	223	351	473	54	124	303	503	747	73	157	380	645	917
51	42	97	231	361	484	55	127	308	510	758	73	157	380	643	916
52	44	101	238	371	495	57	129	313	517	769	73	157	379	642	915
53	45	105	246	381	506	58	132	318	523	780	73	157	379	640	913
54	47	109	253	391	516	60	134	323	530	790	73	158	378	638	913
55	50	113	261	400	527	61	137	327	535	800	73	158	378	635	911
56	52	117	269	410	538	62	140	332	541	811	...	...	...	...	...
57	54	121	276	419	549	64	142	336	545	821	...	...	...	...	...
58	56	125	284	428	560	65	145	340	550	831	...	...	...	...	...
59	58	129	291	438	572	67	147	344	553	840	...	...	...	...	...
60	60	133	299	447	584	68	150	347	557	850	...	...	...	...	...

Cash or Loan Values on \$1,000 "Coupon Savings" (Nonparticipating) Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	\$2	\$23	\$63	\$104	\$150	\$10	\$58	\$148	\$250	\$371	\$53	\$173	\$404	\$674	\$930
16	2	24	65	108	156	11	59	151	255	378	52	172	404	674	930
17	3	25	68	112	162	11	60	154	260	386	52	172	404	674	930
18	3	27	71	117	168	11	61	157	265	393	52	172	404	674	930
19	3	28	73	121	175	12	63	160	271	402	51	172	403	674	930
20	4	29	76	126	182	12	64	164	277	410	51	171	403	673	930
21	4	30	79	131	189	12	66	167	283	419	51	171	403	673	929
22	4	31	82	136	196	13	67	171	289	428	50	171	403	673	929
23	4	33	85	141	203	13	69	175	295	437	50	170	402	673	929
24	5	34	89	147	211	13	70	179	301	446	50	170	402	673	929
25	5	36	92	153	220	14	72	183	308	456	49	170	402	672	929
26	6	37	96	159	228	14	74	187	315	466	49	169	402	672	929
27	6	39	100	165	237	15	75	191	322	476	48	169	401	672	929
28	6	41	104	171	246	15	77	195	329	487	48	169	401	672	929
29	7	42	108	178	255	15	79	200	337	498	48	168	401	671	929
30	7	44	113	185	265	16	81	204	344	508	47	168	400	671	929
31	8	46	117	193	275	16	83	209	352	520	47	168	400	671	929
32	8	48	122	200	285	17	85	214	360	531	46	167	400	670	928
33	9	50	127	208	296	17	87	219	368	543	46	167	399	670	928
34	9	53	132	216	306	18	90	224	377	554	45	167	399	670	928
35	10	55	138	225	317	19	92	230	385	566	45	166	399	670	928
36	10	57	143	234	328	19	94	235	394	578	44	166	399	669	928
37	11	60	149	242	339	20	97	241	403	590	44	166	398	669	927
38	12	63	155	251	351	20	99	246	411	602	43	165	398	668	927
39	12	65	162	261	362	21	102	252	420	615	43	165	398	668	927
40	13	68	168	270	374	22	104	258	429	627	43	165	398	667	927
41	14	71	175	280	386	22	107	264	438	639	42	165	398	667	926
42	15	75	182	290	397	23	110	270	447	652	42	165	398	666	926
43	16	78	189	300	409	24	112	276	456	664	41	164	398	666	926
44	16	81	196	310	421	24	115	282	465	676	41	164	397	665	925
45	17	85	203	320	433	25	118	288	473	688	40	164	397	664	925
46	18	88	210	330	445	26	121	294	482	700	40	164	397	663	924
47	19	92	218	340	457	27	124	299	490	712	40	164	397	662	924
48	20	95	225	350	469	27	127	305	498	724	39	164	397	661	923
49	21	99	233	361	480	28	130	311	507	736	39	124	396	660	922
50	22	103	240	371	492	29	132	317	514	747	39	164	396	659	921
51	23	107	248	382	503	30	135	322	522	758	38	165	396	657	920
52	24	111	256	392	514	30	138	328	529	769	38	165	396	656	919
53	25	115	264	402	525	31	141	333	536	780	38	165	395	654	918
54	26	119	272	413	536	32	144	338	543	790	38	165	395	652	917
55	27	123	280	423	547	33	147	343	549	800	38	166	395	650	916
56	29	127	288	433	558	34	149	348	555	811	37	166	395	648	914
57	30	132	296	443	570	34	152	353	560	821	37	167	395	646	912
58	31	136	304	452	581	35	155	357	565	831	37	168	395	643	911
59	32	140	312	462	593	36	158	362	570	840	37	169	395	640	909
60	33	145	320	472	605	37	161	366	574	850	38	170	395	637	907

Extended Insurance on \$1,000 Participating Policies.

Age at Issue	Ordinary Life (End't at 60) at end of				20-Premium Life (End't at 60) at end of				20-Year Endowment at end of			
	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.
10	0 34	9 138	16 171	21 12	2 170	28 291	40 107	48 170	8 130	10 848	5 377	1 888
11	0 89	9 254	16 286	21 6	2 185	28 328	40 212	47 210	8 107	10 888	5 771	1 888
12	0 85	10 2	17 19	20 280	2 207	28 182	38 212	46 248	8 82	10 888	5 771	1 888
13	0 108	10 115	17 100	20 317	2 224	28 62	38 40	45 288	8 82	10 888	5 771	1 888
14	0 121	10 223	17 185	20 270	2 244	27 226	37 145	44 230	8 29	10 888	5 770	1 887
15	0 141	10 323	17 212	20 208	2 267	27 212	36 228	43 243	8 7	10 888	5 770	1 887
16	0 161	11 74	17 244	20 125	2 287	27 87	35 221	42 42	7 245	10 888	5 770	1 887
17	0 172	11 177	17 260	20 81	2 307	26 212	34 66	41 81	7 316	10 888	5 769	1 887
18	0 193	11 276	17 264	19 222	2 327	26 175	34 144	41 121	7 384	10 888	5 769	1 887
19	0 224	12 4	17 240	19 218	2 347	26 22	33 228	40 126	7 255	10 888	5 768	1 887
20	0 244	12 84	17 210	19 107	2 365	25 227	32 212	39 197	7 222	10 888	5 767	1 887
21	0 268	12 155	17 186	18 252	2 382	25 57	31 228	38 224	7 187	10 888	5 767	1 887
22	0 291	12 211	17 110	18 227	2 400	24 246	31 112	37 288	7 180	10 888	5 766	1 887
23	0 315	12 264	17 62	18 86	2 418	24 61	30 183	36 208	7 111	10 888	5 766	1 886
24	0 340	12 264	16 230	17 222	2 435	23 226	29 172	35 228	7 71	10 888	5 764	1 886
25	1 0	12 201	16 242	17 180	2 451	23 40	28 220	34 86	7 29	10 888	5 763	1 885
26	1 26	12 204	16 148	17 22	2 468	22 205	28 62	34 22	6 260	10 888	5 762	1 885
27	1 50	12 282	16 42	16 244	2 485	22 0	27 141	32 84	6 204	10 888	5 761	1 884
28	1 74	12 270	15 287	16 84	2 502	21 156	26 218	32 78	5 155	10 888	5 760	1 884
29	1 98	12 226	15 180	15 206	2 519	20 208	25 294	31 109	5 204	10 888	5 758	1 884
30	1 121	12 191	15 87	15 184	2 535	20 02	24 20	30 126	5 152	10 888	5 758	1 883
31	1 142	12 126	14 202	14 262	2 551	19 228	24 20	29 153	5 98	10 888	5 757	1 883
32	1 184	12 71	14 162	14 183	2 567	19 14	23 20	28 174	5 42	10 888	5 757	1 883
33	1 184	11 281	14 28	14 22	2 583	18 157	22 20	27 198	5 247	10 888	5 756	1 883
34	1 202	11 276	13 264	13 227	2 599	17 288	21 20	26 222	5 283	10 888	5 757	1 884
35	1 219	11 186	13 112	13 77	2 615	17 80	21 20	25 247	5 216	10 888	5 756	1 884
36	1 234	11 81	12 222	12 283	2 631	16 206	20 24	24 272	5 146	10 888	5 755	1 884
37	1 248	10 254	12 188	12 125	2 647	15 244	19 20	23 297	5 73	10 888	5 754	1 883
38	1 261	10 251	12 41	11 224	2 663	15 117	18 22	22 322	4 261	10 888	5 753	1 883
39	1 271	10 142	11 288	11 181	2 679	14 254	18 21	21 347	4 191	10 888	5 752	1 883
40	1 277	10 38	11 112	11 21	2 695	14 21	17 20	20 374	4 197	10 888	5 751	1 883
41	1 279	9 279	10 221	10 248	2 711	13 172	16 19	19 401	4 112	10 888	5 750	1 883
42	1 279	9 188	10 188	10 188	2 727	12 212	15 18	18 428	4 27	10 888	5 749	1 883
43	1 270	8 42	10 42	9 227	2 743	12 06	15 17	17 454	3 208	10 888	5 748	1 883
44	1 261	8 282	9 242	9 180	2 759	11 242	14 16	16 481	3 221	10 888	5 747	1 883
45	1 249	8 103	9 121	9 54	2 775	11 30	13 15	15 508	3 127	10 888	5 746	1 883
46	1 242	8 49	8 242	8 282	2 791	10 187	12 14	14 535	3 55	10 888	5 745	1 883
47	1 228	7 200	8 121	8 189	2 807	9 249	12 13	13 562	3 229	10 888	5 744	1 883
48	1 208	7 170	8 102	8 50	2 823	9 151	11 12	12 589	3 200	10 888	5 743	1 883
49	1 204	7 62	7 222	7 222	2 839	8 224	11 11	11 616	3 121	10 888	5 742	1 883
50	1 227	6 212	7 287	7 287	2 855	8 128	10 10	10 643	3 111	9 888	5 741	1 883
51	2 218	6 201	7 128	7 101	2 871	7 224	9 9	9 670	3 52	8 888	5 740	1 883
52	1 208	6 99	7 22	7 62	2 887	7 152	8 8	8 697	3 0	8 888	5 739	1 883
53	1 196	6 204	6 222	6 105	2 903	6 222	7 7	7 724	2 224	7 888	5 738	1 883
54	1 181	6 288	6 102	6 288	2 919	6 166	6 6	6 751	2 288	6 888	5 737	1 883

Extended Insurance on \$1,000 Nonparticipating Policies.

**Extended Insurance on \$1,000 Participating
Policies.**

Extended Insurance on \$1,000 Participating Policies.

Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Yrs	10Yrs	15Yrs	20Yrs	3Yrs	10Yrs	15Yrs	19Yrs	3 Yrs	10Yrs	15 Yrs	19Yrs
	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Pure End't	Years. Pure End't	Years. Pure End't
15 to 20	2 68	8 145	12 297	15 199	4 72	19 232	30 192	38 5	10 279	10 439	5 729	1 932
	2 68	8 145	12 297	15 199	4 106	19 213	30 12	37 111	10 279	10 439	5 729	1 932
	2 68	8 145	12 297	15 199	4 136	19 200	29 187	36 210	10 279	10 439	5 729	1 932
	2 68	8 145	12 297	15 199	4 179	19 171	28 358	35 312	10 279	10 439	5 729	1 932
	2 68	8 145	12 297	15 199	4 194	19 126	28 161	35 51	10 279	10 439	5 729	1 932
25	2 68	8 145	12 297	15 199	4 215	19 75	27 322	34 146	10 279	10 439	5 729	1 932
26	2 116	8 164	12 318	15 144	4 228	19 11	27 114	33 243	10 193	10 435	5 727	1 931
27	2 148	8 217	12 327	15 80	4 241	18 295	26 265	32 332	10 105	10 431	5 724	1 931
28	2 177	8 254	12 326	15 5	4 254	18 210	26 53	32 68	10 18	10 429	5 721	1 930
29	2 205	8 317	12 310	14 290	4 267	18 116	25 196	31 162	9 295	10 424	5 724	1 929
30	2 231	8 356	12 288	14 204	4 280	18 13	24 338	30 184	9 209	10 421	5 720	1 929
31	2 254	9 5	12 254	14 113	4 293	17 262	24 116	29 342	9 124	10 415	5 719	1 927
32	2 276	9 38	12 213	14 15	4 306	17 139	23 253	29 74	9 38	10 411	5 717	1 926
33	2 297	9 65	12 164	13 274	4 306	17 23	23 27	28 164	8 313	10 406	5 712	1 925
34	2 315	9 75	12 107	13 165	4 306	16 250	22 161	27 257	8 225	10 399	5 711	1 925
35	2 332	9 79	12 42	13 57	4 310	16 115	21 293	26 344	8 135	10 394	5 708	1 925
36	2 343	9 72	11 331	12 299	4 310	15 333	21 64	26 77	8 42	10 385	5 705	1 925
37	2 359	9 56	11 253	12 181	4 310	15 186	20 194	25 169	7 307	10 377	5 702	1 924
38	3 34	9 31	11 169	12 60	4 310	15 36	19 322	24 259	7 224	10 368	5 699	1 924
39	3 44	8 358	11 80	11 297	4 290	14 241	19 92	23 344	7 109	10 359	5 695	1 923
40	3 35	8 317	10 344	11 172	4 252	14 83	18 220	23 81	7 8	10 349	5 691	1 922
41	3 35	8 269	10 245	11 44	4 214	13 281	17 347	22 175	6 263	10 337	5 686	1 921
42	3 30	8 213	10 142	10 276	4 176	13 115	17 116	21 267	6 156	10 324	5 681	1 921
43	3 20	8 162	10 34	10 148	4 139	12 308	16 244	20 357	6 48	10 309	5 676	1 920
44	3 5	8 84	9 285	10 16	4 113	12 138	16 11	20 99	5 304	10 293	5 670	1 919
45	2 355	8 11	9 174	9 249	4 57	11 328	15 143	19 197	5 206	10 275	5 664	1 918
46	2 351	7 296	9 62	9 121	4 25	11 158	14 275	18 294	5 89	10 255	5 656	1 917
47	2 315	7 219	8 310	8 352	3 326	10 349	14 50	18 33	4 349	10 233	5 648	1 916
48	2 300	7 139	8 199	8 230	3 269	10 182	13 190	17 143	4 252	10 207	5 640	1 915
49	2 282	7 58	8 88	8 106	3 231	10 16	12 329	16 250	4 159	10 179	5 630	1 914
50	2 262	6 335	7 337	7 343	3 173	9 214	12 116	15 319	4 71	10 147	5 620	1 913
51	2 239	6 252	7 229	7 226	3 135	9 53	11 264	15 114	3 346	10 111	5 608	1 912
52	2 215	6 169	7 121	7 109	3 78	8 256	11 56	14 232	3 265	10 70	5 596	1 911
53	2 189	6 85	7 13	6 351	3 39	8 102	10 215	13 346	3 189	10 23	5 582	1 909
54	2 163	5 360	6 271	6 242	2 359	7 311	10 14	13 116	3 117	9 230	5 566	1 907
55	2 134	5 278	6 169	6 133	2 304	7 166	9 185	12 244	3 48	8 354	5 548	1 905
56	2 104	5 196	6 67	6 23	2 250	7 22	8 353	12 5	.....	.....	.....	.....
57	2 76	5 114	5 327	5 287	2 196	6 245	8 174	11 152	.....	.....	.....	.....
58	2 53	5 33	5 233	5 184	2 145	6 111	7 352	10 289	.....	.....	.....	.....
59	2 20	4 313	5 138	5 84	2 95	5 340	7 185	10 72	.....	.....	.....	.....
60	1 358	4 235	5 43	4 346	2 42	5 217	7 14	9 224	.....	.....	.....	.....

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been Fully Paid in Cash for

Agent Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	1	290	2	29	2	145	3	159	4	191	5	241	6	309	8	25	14	72	18	74
1	1	314	2	67	2	197	3	224	4	270	5	332	7	47	8	138	14	163	18	51
1	1	338	2	106	2	250	3	290	4	350	6	60	7	151	8	250	14	238	18	13
1	1	362	2	146	2	304	3	358	5	66	6	153	7	254	8	360	14	295	17	327
2	2	23	2	186	2	360	4	63	5	149	6	246	7	355	9	102	14	335	17	263
2	2	50	2	228	3	52	4	134	5	231	6	339	8	89	9	204	14	358	17	187
2	2	77	2	271	3	111	4	204	5	312	7	65	8	185	9	299	15	0	17	101
2	2	104	2	314	3	169	4	276	6	27	7	153	8	276	10	21	14	357	17	6
2	2	132	2	357	3	229	4	346	6	108	7	238	8	361	10	98	14	334	16	268
2	2	160	3	35	3	287	5	51	6	186	7	319	9	73	10	163	14	298	16	157
2	2	189	3	79	3	346	5	119	6	260	8	29	9	140	10	215	14	249	16	39
2	2	217	3	123	4	39	5	186	6	330	8	96	9	197	10	254	14	189	15	280
2	2	244	3	166	4	96	5	250	7	30	8	154	9	241	10	280	14	119	15	151
2	2	270	3	208	4	152	5	310	7	88	8	202	9	271	10	292	14	40	15	16
2	2	296	3	248	4	205	6	0	7	137	8	238	9	289	10	291	13	317	14	241
2	2	321	3	287	4	254	6	48	7	177	8	262	9	296	10	277	13	221	14	99
2	2	346	3	323	4	300	6	90	7	207	8	275	9	290	10	252	13	117	13	319
3	3	3	3	358	4	340	6	124	7	226	8	277	9	272	10	216	13	8	13	171
3	3	24	4	24	5	11	6	147	7	235	8	267	9	244	10	169	12	259	13	21
3	3	43	4	49	5	38	6	162	7	233	8	247	9	206	10	114	12	139	12	235
3	3	59	4	70	5	57	6	167	7	220	8	216	9	158	10	50	12	16	12	83
3	3	71	4	85	5	68	6	162	7	198	8	176	9	102	9	343	11	254	11	296
3	3	78	4	92	5	71	6	148	7	167	8	128	9	38	9	264	11	123	11	144
3	3	81	4	92	5	65	6	126	7	128	8	73	8	332	9	178	10	355	10	357
3	3	78	4	85	5	51	6	96	7	81	8	10	8	254	9	88	10	220	10	207
3	3	70	4	72	5	31	6	58	7	27	7	305	8	170	8	358	10	84	10	60
3	3	57	4	53	5	3	6	15	6	332	7	231	8	82	8	259	9	313	9	280
3	3	40	4	29	4	834	5	330	6	266	7	152	7	357	8	157	9	176	9	136
3	3	19	4	0	4	296	5	275	6	197	7	70	7	263	8	53	9	40	8	359
50	2	359	3	332	4	253	5	216	6	125	6	350	7	166	7	311	8	271	8	220
51	2	332	3	295	4	207	5	155	6	50	6	262	7	69	7	204	8	139	8	83
52	2	303	3	256	4	158	5	92	5	338	6	173	6	335	7	97	8	9	7	313
53	2	271	3	214	4	106	5	26	5	259	6	83	6	235	6	354	7	247	7	181
54	2	238	3	170	4	53	4	323	5	179	5	358	6	135	6	247	7	123	7	51
55	2	204	3	125	3	363	4	254	5	98	5	267	6	36	6	140	7	2	6	289
56	2	168	3	79	3	307	4	185	5	17	5	176	5	302	6	34	6	250	6	164
57	2	132	3	33	3	250	4	115	4	301	5	86	5	204	5	296	6	136	6	40
58	2	96	2	350	3	192	4	45	4	221	4	362	5	108	5	196	6	24	5	284
59	2	59	2	303	3	135	3	341	4	142	4	274	5	14	5	98	5	281	5	166

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Premiums Life Policies provided Premiums have been fully paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
18	3	293	5	145	7	54	9	20	11	361	15	49	18	188	21	183	32	175	39	14
19	3	319	5	187	7	109	9	89	12	71	15	118	18	180	21	178	31	327	38	10
20	3	346	5	228	7	164	9	155	12	140	15	177	18	208	21	157	31	108	37	18
21	4	6	5	268	7	217	9	219	12	203	15	226	18	220	21	119	30	249	36	27
22	4	32	5	306	7	269	9	279	12	261	15	264	18	217	21	68	30	21	35	34
23	4	59	5	345	7	319	9	335	12	310	15	288	18	197	21	2	29	153	35	5
24	4	84	6	17	8	0	10	22	12	351	15	297	18	164	20	287	28	282	34	13
25	4	108	6	53	8	43	10	69	13	17	15	294	18	115	20	193	28	42	33	20
26	4	131	6	86	8	83	10	109	13	37	15	277	18	54	20	88	27	164	32	282
27	4	152	6	117	8	118	10	142	13	45	15	245	17	344	19	388	26	282	31	35
28	4	173	6	144	8	148	10	166	13	40	15	199	17	257	19	212	26	32	31	6
29	4	191	6	163	8	172	10	181	13	21	15	140	17	157	19	76	25	146	30	13
30	4	206	6	188	8	190	10	186	12	357	15	70	17	48	18	297	24	257	29	208
31	4	219	6	205	8	201	10	179	12	315	14	354	16	293	18	144	24	0	28	277
32	4	229	6	215	8	203	10	163	12	260	14	260	16	165	17	350	23	110	27	341
33	4	236	6	221	8	197	10	134	12	194	14	157	16	29	17	184	22	217	27	4
34	4	240	6	220	8	181	10	95	12	118	14	46	15	250	17	13	21	322	26	122
35	4	240	6	213	8	156	10	45	12	32	13	291	15	100	16	201	21	63	25	192
36	4	236	6	199	8	121	9	352	11	303	13	163	14	309	16	21	20	169	24	261
37	4	228	6	177	8	78	9	282	11	200	13	30	14	148	15	201	19	275	23	331
38	4	215	6	146	8	26	9	204	11	90	12	255	13	348	15	13	19	15	23	42
39	4	196	6	109	7	330	9	119	10	338	12	110	13	178	14	187	18	123	22	111
40	4	171	6	65	7	261	9	27	10	215	11	326	13	6	13	360	17	230	21	191
41	4	139	6	13	7	186	8	295	10	88	11	173	12	195	13	165	16	338	20	261
42	4	103	5	320	7	105	8	190	9	322	11	17	12	18	12	335	16	85	19	341
43	4	61	5	256	7	19	8	82	9	187	10	224	11	205	12	140	15	199	19	6
44	4	15	5	187	6	293	7	335	9	49	10	65	11	26	11	309	14	313	18	141
45	3	330	5	115	6	199	7	220	8	275	9	269	10	213	11	115	14	67	17	22
46	3	277	5	40	6	102	7	104	8	136	9	110	10	35	10	287	13	190	16	311
47	3	222	4	329	6	5	6	352	7	362	8	316	9	224	10	97	12	314	16	3
48	3	165	4	250	5	276	6	234	7	222	8	158	9	51	9	274	12	80	15	121
49	3	108	4	171	5	172	6	117	7	85	8	3	8	245	9	89	11	216	14	221
50	3	51	4	92	5	73	6	2	6	315	7	215	8	77	8	273	10	356	13	321
51	2	358	4	14	4	342	5	253	6	181	7	66	7	278	8	97	10	136	13	5
52	2	301	3	301	4	246	5	141	6	51	6	284	7	118	7	291	9	286	12	16

EXTENDED INSURANCE.

**During the Length of Time the Insurance for the Face of the Policy will
be Extended, without further Payment of Premiums, on 20-Year
Endowment Policies, with Amount returned at End of Period.**

**If the Insured is living, provided Premiums have
been Fully Paid in Cash for**

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of									
	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.						
	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Pure End.	Years Pure End.	Years Pure End.						
20	0	19	11 123	17 114	20 217	2	189	28 226	37 103	44 224	8	50	10	492	5	771	1	938
21	0	44	11 231	17 162	20 155	2	214	28 101	36 197	43 261	8	23	10	491	5	770	1	936
22	0	72	11 334	17 194	20 82	2	240	27 331	35 289	42 298	7	360	10	490	5	770	1	937
23	0	100	12 68	17 208	19 363	2	266	27 184	35 18	41 333	7	333	10	489	5	769	1	934
24	0	129	12 160	17 206	19 269	2	291	27 30	34 101	41 1	7	304	10	488	5	769	1	937
25	0	159	12 243	17 190	19 165	2	318	26 232	33 187	40 40	7	272	10	487	5	768	1	935
26	0	189	12 316	17 160	19 54	2	343	26 61	32 270	39 177	7	239	10	485	5	768	1	937
27	0	220	13 12	17 116	18 299	3	4	25 247	31 352	38 114	7	205	10	483	5	767	1	937
28	0	253	13 60	17 60	18 172	3	31	25 62	31 69	37 150	7	170	10	482	5	767	1	937
29	0	285	13 94	16 358	18 40	3	56	24 236	30 150	36 185	7	132	10	480	5	766	1	934
30	0	319	13 114	16 280	17 267	3	81	24 39	29 228	35 219	7	92	10	477	5	765	1	934
31	0	353	13 121	16 191	17 124	3	105	23 202	28 308	34 252	7	50	10	475	5	764	1	934
32	1	23	13 114	16 96	16 342	3	128	22 361	28 17	33 287	7	6	10	471	5	763	1	934
33	1	59	13 94	15 357	16 191	3	149	22 149	27 95	32 320	6	326	10	468	5	762	1	934
34	1	95	13 63	15 245	16 37	3	169	21 299	26 172	31 353	6	279	10	464	5	760	1	934
35	1	131	13 20	15 127	15 244	3	188	21 80	25 248	31 24	6	230	10	460	5	759	1	934
36	1	167	12 331	15 5	15 85	3	204	20 224	24 324	30 62	6	178	10	455	5	757	1	934
37	1	202	12 267	14 241	14 289	3	218	20 0	24 35	29 100	6	125	10	450	5	755	1	934
38	1	236	12 194	14 108	14 126	3	230	19 138	23 114	28 138	6	69	10	443	5	753	1	934
39	1	271	12 114	13 336	13 327	3	239	18 276	22 192	27 177	6	12	10	436	5	750	1	935
40	1	304	12 27	13 196	13 164	3	246	18 47	21 270	26 216	5	316	10	428	5	748	1	934
41	1	337	11 297	13 53	13 0	3	249	17 181	20 349	25 255	5	255	10	419	5	745	1	934
42	2	1	11 196	12 272	12 203	3	248	16 316	20 67	24 294	5	190	10	409	5	741	1	934
43	2	29	11 90	12 125	12 40	3	243	16 85	19 151	23 334	5	122	10	397	5	737	1	934
44	2	53	10 345	11 341	11 246	3	232	15 220	18 236	23 11	5	52	10	384	5	733	1	934
45	2	78	10 230	11 192	11 87	3	216	14 355	17 323	22 60	4	345	10	369	5	728	1	934
46	2	88	10 112	11 41	10 295	3	195	14 127	17 48	21 110	4	270	10	352	5	722	1	934
47	2	98	9 356	10 257	10 141	3	169	13 265	16 142	20 160	4	194	10	333	5	715	1	934
48	2	108	9 233	10 108	9 351	3	139	13 40	15 238	19 212	4	117	10	310	5	708	1	934
49	2	108	9 108	9 325	9 203	3	104	12 183	14 336	18 264	4	41	10	285	5	699	1	944
50	2	100	8 348	9 180	9 54	3	67	11 328	14 77	17 318	3	329	10	256	5	690	1	944
51	2	92	8 223	9 36	8 275	3	29	11 114	13 187	17 9	3	254	10	222	5	679	1	944
52	2	82	8 97	8 261	8 133	2	351	10 268	12 299	16 77	3	180	10	184	5	667	1	944
53	2	68	7 337	8 124	7 354	2	308	10 62	12 53	15 146	3	109	10	139	5	658	1	944
54	2	52	7 214	7 353	7 219	2	264	9 227	11 179	14 216	3	40	10	88	5	637	1	944
55	2	34	7 92	7 225	7 81	2	220	9 31	10 307	13 286	2	339	10	29	5	620	1	934
56	2	14	6 337	7 97	6 311	2	175	8 208	10 79	12 355	.....	.....	.....	.....	.....	.....	.....	.....
57	1	356	6 220	6 337	6 183	2	131	8 25	9 222	12 76	.....	.....	.....	.....	.....	.....	.....	.....
58	1	333	6 106	6 218	6 52	2	88	7 216	9 0	11 163	.....	.....	.....	.....	.....	.....	.....	.....
59	1	308	5 359	6 99	5 292	2	45	7 47	8 159	10 249	.....	.....	.....	.....	.....	.....	.....	.....
60	1	282	5 254	5 346	5 172	2	3	6 251	7 316	9 333	.....	.....	.....	.....	.....	.....	.....	.....
61	1	256	5 151	5 235	5 46	1	327	6 97	7 120	9 68	.....	.....	.....	.....	.....	.....	.....	.....
62	1	229	5 51	5 125	4 292	1	287	5 315	6 292	8 176	.....	.....	.....	.....	.....	.....	.....	.....
63	1	202	4 321	5 12	4 175	1	248	5 177	6 110	7 279	.....	.....	.....	.....	.....	.....	.....	.....
64	1	175	4 230	4 277	4 47	1	211	5 43	5 297	7 17	.....	.....	.....	.....	.....	.....	.....	.....
65	1	148	4 142	4 178	3 294	1	175	4 285	5 181	6 151	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on \$1,000 Participating Policies.

**Extended Insurance on \$1,000 Participating and
Nonparticipating Policies.**

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Pure End.	Years Pure End.	Years Pure End.	Years Pure End.
15	...	...	...	...	...	2 9	7 4	25	2 38	11 48	2 13	9 15	148 10	49 45	\$774 1
16	...	...	...	...	...	2 10	7 5	25	2 38	11 48	2 13	9 15	146 10	49 35	773 1
17	...	...	...	...	...	2 11	7 6	25	2 37	11 48	2 13	9 15	144 10	49 25	773 1
18	...	...	...	...	...	2 11	7 9	25	2 37	11 48	2 13	9 15	142 10	49 15	773 1
19	...	...	...	...	...	3 0	7 10	25	2 36	11 44	2 13	9 15	140 10	49 05	772 1
20	1 4	3 2	9 3	15 4	19 3	3 1	8 0	25	0 35	8 43	10 12	10 15	138 10	48 55	772 1
21	1 4	3 4	9 7	15 7	19 2	3 2	8 2	24	11 35	8 42	11 12	8 15	135 10	48 75	771 1
22	1 5	3 6	9 10	15 9	19 1	3 3	8 3	24	8 34	3 42	1 12	5 15	133 10	48 65	771 1
23	1 6	3 7	10 2	15 11	18 11	3 4	8 5	24	5 33	7 41	2 12	3 15	130 10	48 45	770 1
24	1 7	3 9	10 5	16 0	18 8	3 5	8 7	24	2 32	10 40	4 12	0 15	127 10	48 35	770 1
25	1 8	3 11	10 8	16 0	18 6	3 5	8 8	23	11 32	2 39	5 11	9 15	123 10	48 15	769 1
26	1 8	4 0	10 11	16 0	18 3	3 6	8 10	23	7 31	5 38	7 11	7 15	120 10	47 95	768 1
27	1 10	4 2	11 2	16 0	18 0	3 7	8 11	23	2 30	8 37	8 11	4 15	116 10	47 75	768 1
28	1 10	4 4	11 4	15 11	17 8	3 8	9 0	22	10 30	0 36	9 11	1 15	111 10	47 55	767 1
29	1 11	4 6	11 6	15 9	17 4	3 9	9 1	22	5 29	3 35	11 10	10 15	107 10	47 25	766 1
30	1 11	4 8	11 8	15 7	17 0	3 8	9 0	22	0 28	6 35	0 10	7 15	101 10	46 95	765 1
31	2 0	4 8	11 8	15 5	16 8	3 9	9 1	21	6 27	9 34	1 10	3 15	95 10	46 65	763 1
32	2 1	4 10	11 9	15 3	16 3	3 9	9 1	21	0 27	0 33	3 10	0 15	88 10	46 25	762 1
33	2 2	5 0	11 9	15 0	15 11	3 10	9 2	20	6 26	3 32	4 9	9 15	81 10	45 95	761 1
34	2 3	5 1	11 9	14 9	15 6	3 11	9 2	20	0 25	6 31	5 9	8 15	72 10	45 45	759 1
35	2 4	5 3	11 8	14 5	15 1	3 11	9 2	19	6 24	9 30	7 9	2 15	63 10	44 95	757 1
36	2 5	5 4	11 7	14 2	14 8	4 0	9 0	19	0 23	11 29	8 8	11 15	52 10	44 35	755 1
37	2 6	5 5	11 5	13 10	14 3	4 0	9 1	18	5 23	2 28	9 8	7 15	39 10	43 75	753 1
38	2 7	5 6	11 4	13 6	13 10	4 0	8 11	17	10 22	5 27	11 8	3 15	26 10	43 05	751 1
39	2 7	5 7	11 2	13 2	13 5	4 0	8 10	17	4 21	8 27	0 8	0 15	10 10	42 25	748 1
40	2 7	5 7	10 11	12 10	13 0	3 11	8 7	16	9 20	11 26	1 7	8 14	8 10	41 35	745 1
41	2 8	5 7	10 9	12 5	12 7	3 11	8 5	16	2 20	2 25	3 7	4 14	0 10	40 35	741 1
42	2 8	5 7	10 6	12 1	12 1	3 11	8 3	15	7 19	5 24	5 7	0 13	9 10	39 25	737 1
43	2 9	5 7	10 3	11 8	11 8	3 11	8 0	15	0 18	8 23	6 6	8 12	7 10	37 95	733 1
44	2 9	5 6	10 0	11 4	11 8	3 10	7 10	14	5 17	11 22	8 6	4 11	11 10	36 45	728 1
45	2 9	5 6	9 8	10 11	10 10	3 9	7 7	13	10 17	2 21	9 6	1 11	3 10	34 85	722 1
46	2 9	5 5	9 5	10 6	10 5	3 8	7 4	13	3 16	5 20	11 5	9 10	8 10	32 95	716 1
47	2 9	5 3	9 1	10 2	10 0	3 7	7 1	12	8 15	9 20	0 5	5 10	1 10	30 85	709 1
48	2 8	5 2	8 10	9 9	9 7	3 6	6 10	12	1 15	0 19	2 5	1 9	6 10	28 35	701 1
49	2 8	5 1	8 6	9 4	9 2	3 1	6 6	11	6 14	4 18	4 4	10 8	11 10	26 85	691 1
50	2 7	4 11	8 2	9 0	8 10	3 3	6 2	11	0 13	7 17	7 4	6 8	4 10	22 45	681 1
51	2 6	4 9	7 10	8 7	8 5	3 1	5 11	10	5 12	11 16	9 4	3 7	10 10	18 75	669 1
52	2 6	4 8	7 7	8 3	8 0	3 0	5 8	9	11 12	3 15	11 4	0 7	4 10	14 55	656 1
53	2 5	4 6	7 7	7 11	7 8	2 10	5 5	9	4 11	7 15	1 3	8 6	10 10	9 75	641 1
54	2 4	4 4	6 11	7 6	7 4	2 9	5 1	8	10 11	0 14	4 3	5 6	5 10	4 25	624 1
55	2 3	4 2	6 7	7 2	6 11	2 7	4 10	8	4 10	4 13	6 3	3 6	0 9	9 5	605 1
56	2 2	4 0	6 4	6 10	6 7	2 5	4 7	7	10 9	9 12	9 3	0 5	7 9	0 5	584 1
57	2 1	3 10	6 0	6 6	6 3	2 4	4 4	7	5 9	2 11	11 2	9 5	2 8	5 5	559 1
58	2 0	3 8	5 9	6 2	5 11	2 2	4 1	6	11 8	7 11	2 2	7 4	10 7	9 5	531 1
59	1 11	3 6	5 5	5 11	5 7	2 1	3 10	6	6 8	0 10	5 2	5 4	5 7	2 5	499 1
60	1 10	3 4	5 2	5 7	5 3	2 0	3 7	6	1 7	6 9	9 2	3 4	2 6	8 5	461 1

EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Ordinary Life Policies provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	0	250	1	219	2	208	3	214	4	239	5	283	6	344	8	56	14	124	19	307
21	0	276	1	259	2	260	3	279	4	318	6	9	7	84	8	172	14	227	19	271
22	0	305	1	300	2	313	3	346	5	33	6	104	7	190	8	286	14	315	19	220
23	0	334	1	341	3	3	4	51	5	117	6	199	7	295	9	34	15	21	19	158
24	0	363	2	20	8	61	4	122	5	201	6	295	8	35	9	146	15	74	19	83
25	1	30	2	66	3	121	4	195	5	286	7	25	8	139	9	254	15	110	18	362
26	1	63	2	112	3	181	4	269	6	5	7	120	8	240	9	356	15	129	18	267
27	1	97	2	160	3	242	4	341	6	91	7	214	8	337	10	87	15	132	18	162
28	1	131	2	209	3	304	5	51	6	175	7	304	9	64	10	174	15	120	18	50
29	1	167	2	257	4	0	5	125	6	257	8	25	9	150	10	251	15	94	17	294
30	1	203	2	308	4	64	5	198	6	336	8	107	9	227	10	315	15	55	17	168
31	1	240	2	358	4	127	5	269	7	49	8	183	9	294	11	0	15	5	17	35
32	1	278	3	44	4	188	5	339	7	121	8	251	9	348	11	37	14	306	16	262
33	1	315	3	94	4	248	6	39	7	187	8	309	10	26	11	60	14	234	16	119
34	1	354	3	145	4	307	6	102	7	246	8	356	10	56	11	69	14	152	15	338
35	2	27	3	194	4	362	6	159	7	296	9	26	10	72	11	66	14	61	15	187
36	2	65	3	241	5	51	6	209	7	335	9	49	10	76	11	50	13	328	15	33
37	2	103	3	287	5	99	6	252	7	364	9	60	10	68	11	22	13	223	14	243
38	2	139	3	329	5	141	6	285	8	16	9	60	10	48	10	349	13	112	14	85
39	2	175	4	4	5	177	6	309	8	24	9	48	10	18	10	300	12	361	13	291
40	2	210	4	40	5	205	6	222	8	20	9	26	9	343	10	242	12	240	13	132
41	2	241	4	70	5	225	6	327	8	7	8	359	9	293	10	176	12	115	12	336
42	2	269	4	93	5	236	6	321	7	348	8	318	9	234	10	102	11	351	12	177
43	2	294	4	110	5	238	6	306	7	316	8	267	9	163	10	22	11	219	12	17
44	2	313	4	119	5	231	6	282	7	274	8	209	9	95	9	299	11	85	11	225

EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
22	4	51	6	200	9	76	12	51	15	116	18	244	22	0	25	27	35	246	43	315
23	4	79	6	240	9	128	12	109	15	174	18	284	21	364	24	338	34	364	42	359
24	4	107	6	280	9	178	12	166	15	225	18	312	21	348	24	268	34	114	42	41
25	4	135	6	319	9	228	12	217	15	268	18	328	21	316	24	184	33	225	41	88
26	4	164	6	357	9	274	12	264	15	303	18	330	21	270	24	89	32	332	40	132
27	4	192	7	31	9	318	12	306	15	328	18	318	21	210	23	347	32	73	39	175
28	4	218	7	68	9	357	12	341	15	343	18	291	21	136	23	227	31	176	38	218
29	4	246	7	103	10	30	13	5	15	346	18	251	21	49	23	97	30	275	37	259
30	4	272	7	136	10	62	13	25	15	335	18	197	20	315	22	324	30	7	36	299
31	4	296	7	166	10	89	13	37	15	312	18	131	20	205	22	175	29	104	35	338
32	4	320	7	192	10	111	13	38	15	276	18	52	20	85	22	18	28	198	35	12
33	4	341	7	216	10	126	13	29	15	227	17	327	19	321	21	218	27	290	34	56
34	4	361	7	235	10	133	13	7	15	167	17	225	19	182	21	47	27	15	33	98
35	5	14	7	250	10	133	12	339	15	95	17	114	19	35	20	238	26	107	32	140
36	5	29	7	260	10	123	12	296	15	13	16	359	18	245	20	49	25	196	31	181
37	5	42	7	264	10	104	12	242	14	285	16	229	18	83	19	224	24	284	30	222
38	5	52	7	262	10	75	12	177	14	182	16	92	17	280	19	81	24	6	29	261
39	5	58	7	253	10	37	12	102	14	71	15	313	17	107	18	198	23	96	28	302
40	5	61	7	236	9	854	12	18	13	317	15	163	16	295	17	362	22	183	27	841
41	5	58	7	212	9	296	11	291	13	191	15	7	16	112	17	157	21	271	27	19
42	5	51	7	179	9	231	11	190	13	59	14	210	15	292	16	315	20	359	26	65
43	5	39	7	139	9	157	11	84	12	286	14	45	15	103	16	106	20	85	25	112
44	5	20	7	92	9	76	10	335	12	143	13	241	14	277	15	260	19	177	24	159
45	4	360	7	36	8	353	10	215	11	361	13	69	14	84	15	49	18	269	23	206
46	4	329	6	339	8	259	10	91	11	209	12	260	13	254	14	201	17	361	22	253
47	4	292	6	139	8	159	9	328	11	56	12	84	13	58	13	354	17	94	21	301
48	4	249	6	196	8	56	9	196	10	264	11	271	12	227	13	142	16	193	20	349
49	4	201	6	118	7	313	9	62	10	107	11	93	12	31	12	296	15	294	20	39
50	4	149	6	36	7	202	8	291	9	313	10	280	11	201	12	86	15	32	19	98
51	4	93	5	316	7	89	8	153	9	154	10	103	11	8	11	243	14	148	18	159
52	4	36	5	228	6	341	8	17	8	362	9	292	10	181	11	38	13	254	17	220
53	3	341	5	140	6	226	7	244	8	205	9	118	9	357	10	202	13	3	16	282
54	3	279	5	52	6	113	7	109	8	51	8	313	9	172	10	3	12	128	15	346
55	3	217	4	328	6	0	6	341	7	264	8	145	8	355	9	175	11	255	15	52
56	3	156	4	240	5	255	6	210	7	116	7	346	8	179	8	351	11	20	14	130
57	3	97	4	153	5	146	6	82	6	335	7	186	8	5	8	169	10	161	13	208

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the
Policy will be Extended without further Payment of Pre-
miums, on 20-Year Endowment Policies, with Amount
returned at end of Period if Insured is living,
provided Premiums have been fully
Paid in Cash for

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Ordinary Life (Participating and Non-participating) Policies provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	0	4	1	3	1	8	2	9	3	11	5	2	6	3	7	5	8	7	14	8	19	10
21	0	4	1	4	1	9	2	11	4	1	5	5	6	7	7	9	8	11	15	0	19	8
22	0	4	1	4	1	11	3	1	4	3	5	8	6	11	8	1	9	3	15	3	19	6
23	0	4	1	5	2	1	3	3	4	6	5	11	7	2	8	5	9	7	15	5	19	5
24	0	4	1	5	2	3	3	5	4	9	6	2	7	5	8	8	9	11	15	6	19	2
25	0	5	1	6	2	5	3	8	5	0	6	5	7	8	8	11	10	8	15	7	18	11
26	0	5	1	6	2	6	3	10	5	3	6	8	8	0	9	3	10	6	15	6	18	9
27	0	5	1	7	2	8	4	1	5	5	6	11	8	3	9	6	10	9	15	6	18	5
28	0	5	1	8	2	10	4	4	5	8	7	2	8	6	9	9	11	0	15	6	18	2
29	0	5	1	9	3	0	4	6	5	11	7	5	8	9	10	0	11	3	15	6	17	9
30	0	6	1	10	3	2	4	8	6	1	7	7	8	11	10	3	11	5	15	5	17	5
31	0	7	1	11	3	4	4	11	6	4	7	10	9	1	10	5	11	6	15	3	17	1
32	0	8	2	0	3	6	5	1	6	7	8	0	9	3	10	6	11	7	15	1	16	9
33	0	9	2	2	3	8	5	3	6	9	8	2	9	5	10	7	11	7	14	11	16	4
34	0	10	2	4	3	10	5	5	6	11	8	4	9	7	10	8	11	7	14	8	15	11
35	1	0	2	6	4	0	5	7	7	1	8	6	9	8	10	9	11	8	14	5	15	6
36	1	1	2	8	4	2	5	9	7	2	8	7	9	8	10	9	11	7	14	2	15	1
37	1	2	2	10	4	4	5	11	7	3	8	7	9	8	10	8	11	6	13	10	14	8
38	1	3	2	11	4	6	6	0	7	4	8	7	9	8	10	7	11	5	13	6	14	3
39	1	4	3	0	4	7	6	1	7	5	8	7	9	8	10	6	11	3	13	2	13	10
40	1	6	3	1	4	8	6	2	7	6	8	8	9	8	10	5	11	1	12	10	13	4
41	1	7	3	2	4	9	6	2	7	5	8	7	9	6	10	3	10	11	12	6	12	10
42	1	8	3	3	4	9	6	2	7	5	8	6	9	4	10	1	10	8	12	2	12	5
43	1	9	3	4	4	10	6	2	7	4	8	5	9	2	9	11	10	5	11	10	12	0
44	1	10	3	5	4	10	6	2	7	4	8	4	9	0	9	8	10	2	11	5	11	7
45	1	11	3	6	4	11	6	2	7	3	8	2	8	10	9	5	9	11	11	0	11	2
46	1	11	3	5	4	11	6	1	7	1	8	0	8	8	9	2	9	8	10	7	10	9
47	1	11	3	5	4	10	6	0	6	11	7	10	8	5	8	11	9	5	10	2	10	4
48	1	11	3	5	4	9	5	11	6	9	7	8	8	2	8	8	9	1	9	9	9	11
49	1	11	3	5	4	8	5	9	6	7	7	5	7	11	8	5	8	9	9	5	9	6
50	2	0	3	5	4	7	5	7	6	5	7	2	7	8	8	1	8	5	9	1	9	1
51	1	11	3	4	4	6	5	5	6	3	6	11	7	5	7	10	8	2	8	8	8	3
52	1	11	3	3	4	5	5	3	6	1	6	8	7	2	7	7	7	10	8	4	8	3
53	1	11	3	2	4	4	5	1	5	11	6	5	6	11	7	4	7	6	8	0	7	10
54	1	11	3	1	4	2	4	11	5	8	6	2	6	8	7	0	7	2	7	8	7	6
55	1	11	3	0	4	0	4	9	5	5	5	11	6	4	6	8	6	10	7	4	7	2
56	1	10	2	11	3	11	4	6	5	3	5	8	6	1	6	5	6	6	7	0	6	9
57	1	9	2	10	3	9	4	4	5	1	5	5	5	10	6	2	6	2	6	8	6	5
58	1	9	2	9	3	7	4	2	4	10	5	2	5	7	5	11	5	11	6	4	6	1
59	1	8	2	8	3	5	4	0	4	7	4	11	5	4	5	7	5	8	6	0	5	9
60	1	8	2	7	3	3	3	10	4	4	4	9	5	0	5	3	5	5	5	9	5	8

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy
will be extended on 20-Premiums Life (Participating and
Nonparticipating) Policies without further Payment
of Premiums, provided Premiums have been
Fully Paid in Cash for.

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	1	8	3	11	6	5	9	1	12	1	15	5	18	7	21	10	24	10	35	0	42	2
21	1	9	4	0	6	6	9	3	12	4	15	7	18	8	21	10	24	8	34	4	41	4
22	1	10	4	1	6	7	9	5	12	6	15	9	18	9	21	9	24	6	33	8	40	6
23	1	11	4	2	6	9	9	7	12	8	15	11	18	10	21	8	24	4	33	0	39	8
24	2	0	4	4	6	11	9	9	12	10	16	0	13	11	21	7	24	1	32	4	38	10
25	2	1	4	6	7	1	9	11	13	0	16	1	18	11	21	6	23	10	31	8	38	0
26	2	1	4	8	7	3	10	1	13	1	16	1	18	10	21	4	23	8	31	0	37	2
27	2	2	4	9	7	5	10	3	13	2	16	1	18	9	21	1	23	2	30	4	36	4
28	2	3	4	10	7	6	10	4	13	3	16	1	18	8	20	10	22	10	29	8	35	6
29	2	4	4	11	7	7	10	5	13	4	16	1	18	6	20	7	22	5	28	11	34	8
30	2	5	5	0	7	8	10	6	13	4	16	1	18	4	20	4	22	0	28	2	33	9
31	2	6	5	1	7	9	10	7	13	4	15	11	18	1	20	0	21	7	27	6	32	11
32	2	7	5	2	7	10	10	7	13	3	15	9	17	10	19	7	21	2	26	9	32	1
33	2	8	5	3	7	11	10	7	13	2	15	7	17	6	19	2	20	8	26	0	31	2
34	2	9	5	4	8	0	10	7	13	1	15	4	17	2	18	9	20	2	25	3	30	4
35	2	10	5	5	8	1	10	8	13	0	15	1	16	10	18	4	19	8	24	6	29	6
36	2	11	5	6	8	0	10	7	12	10	14	10	16	6	17	11	19	2	23	9	28	7
37	2	11	5	6	8	0	10	6	12	8	14	6	16	1	17	6	18	8	23	0	27	9
38	3	0	5	6	8	0	10	4	12	5	14	2	15	8	17	0	18	2	22	3	26	11
39	3	0	5	6	8	0	10	2	12	2	13	10	15	3	16	6	17	7	21	6	26	1
40	3	1	5	7	7	11	10	0	11	11	13	6	14	10	16	0	17	0	20	9	25	3
41	3	1	5	6	7	10	9	10	11	7	13	2	14	5	15	6	16	5	20	0	24	5
42	3	1	5	6	7	8	9	7	11	3	12	9	14	0	15	0	15	10	19	3	23	7
43	3	1	5	5	7	6	9	4	10	11	12	4	13	6	14	6	15	3	18	6	22	9
44	3	1	5	4	7	4	9	1	10	7	11	11	13	0	13	11	14	8	17	9	21	11
45	3	2	5	3	7	2	8	10	10	3	11	6	12	6	13	4	14	1	17	1	21	1
46	3	2	5	2	7	0	8	7	9	11	11	1	12	1	12	9	13	6	16	4	20	3
47	3	1	5	1	6	10	8	4	9	7	10	8	11	7	12	2	12	11	15	7	19	5
48	3	0	4	11	6	7	8	0	9	3	10	3	11	1	11	8	12	4	14	11	18	7
49	2	11	4	9	6	4	7	8	8	10	9	10	10	7	11	2	11	9	14	3	17	9
50	2	10	4	7	6	1	7	4	8	5	9	4	10	1	10	8	11	3	13	7	17	0
51	2	9	4	5	5	10	7	1	8	1	8	11	9	7	10	2	10	8	12	11	16	2
52	2	8	4	3	5	7	6	9	7	8	8	6	9	1	9	8	10	1	12	3	15	5
53	2	7	4	1	5	4	6	5	7	4	8	1	8	7	9	2	9	7	11	7	14	8
54	2	6	3	11	5	1	6	1	6	11	7	8	8	2	8	8	9	1	11	0	13	11
55	2	4	3	8	4	10	5	9	6	7	7	3	7	9	8	2	8	7	10	5	13	2
56	2	2	3	6	4	7	5	5	6	2	6	10	7	4	7	9	8	1	9	10	12	5
57	2	1	3	4	4	4	5	1	5	10	6	5	6	11	7	4	7	7	9	3	11	8
58	2	0	3	2	4	1	4	10	5	6	6	0	6	6	6	11	7	2	8	8	10	11
59	1	11	3	0	3	10	4	7	5	2	5	8	6	1	6	6	6	9	8	1	10	2
60	1	10	2	10	3	8	4	4	4	10	5	4	5	9	6	1	6	4	7	7	9	6

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on 20-Year Endowment (Participating and Non-participating) Policies without further Payment of Premiums, with Amount returned at End of Period if the Insured is Living; Provided Premiums have been Fully Paid in Cash for

Extended Insurance (Participating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	0	210	10	204	17	115	20	217	3	28	27	327	37	103	44	224	8	291	10	\$485	5	\$771	1	\$956
21	0	233	10	315	17	162	20	155	3	52	27	215	36	196	43	261	8	262	10	484	5	770	1	956
22	0	260	11	60	17	193	20	82	3	76	27	92	35	289	42	298	8	232	10	483	5	770	1	956
23	0	287	11	165	17	208	19	363	3	102	26	324	35	13	41	334	8	201	10	482	5	769	1	957
24	0	314	11	264	17	206	19	269	3	126	26	180	34	191	41	1	8	168	10	481	5	769	1	957
25	0	342	11	356	17	190	19	165	3	152	26	28	33	187	40	40	8	133	10	479	5	768	1	957
26	1	7	12	73	17	160	19	54	3	176	25	231	32	270	39	77	8	96	10	478	5	768	1	957
27	1	36	12	145	17	116	18	299	3	200	25	63	31	352	38	115	8	58	10	476	5	767	1	957
28	1	63	12	204	17	60	18	173	3	224	24	251	31	69	37	150	8	19	10	474	5	767	1	957
29	1	100	12	249	16	357	18	40	3	246	24	69	30	150	36	185	7	341	10	472	5	766	1	957
30	1	132	12	281	16	279	17	267	3	270	23	244	29	228	35	219	7	297	10	470	5	765	1	957
31	1	165	12	298	16	191	17	124	3	290	23	50	28	306	34	253	7	251	10	467	5	764	1	957
32	1	198	12	302	16	96	16	342	3	310	22	215	28	17	33	287	7	203	10	464	5	763	1	957
33	1	230	12	292	15	357	16	191	3	328	22	11	27	95	32	320	7	153	10	460	5	762	1	956
34	1	264	12	270	15	245	16	37	3	345	21	166	26	172	31	353	7	101	10	457	5	760	1	956
35	1	297	12	236	15	127	15	245	3	360	20	319	25	248	31	24	7	46	10	452	5	759	1	956
36	1	329	12	190	15	5	15	85	4	8	20	104	24	324	30	63	6	355	10	447	5	757	1	956
37	1	361	12	135	14	241	14	289	4	18	19	250	24	35	29	100	6	296	10	442	5	755	1	956
38	2	28	12	70	14	108	14	126	4	26	19	29	23	114	28	138	6	234	10	435	5	753	1	956
39	2	59	11	363	13	336	13	327	4	31	18	171	22	192	27	178	6	171	10	428	5	750	1	956
40	2	89	11	281	13	196	13	165	4	33	17	311	21	270	26	216	6	105	10	420	5	748	1	956
41	2	117	11	192	13	53	13	0	4	30	17	86	20	349	25	255	6	37	10	411	5	745	1	956
42	2	142	11	98	12	272	12	203	4	24	16	225	20	67	24	295	5	330	10	401	5	741	1	956
43	2	165	10	363	12	125	12	40	4	14	15	364	19	151	23	334	5	256	10	389	5	737	1	953
44	2	183	10	257	11	341	11	246	3	362	15	137	18	236	23	11	5	180	10	376	5	733	1	953
45	2	197	10	147	11	192	11	87	3	340	14	276	17	323	22	60	5	101	10	360	5	728	1	953
46	2	207	10	34	11	41	10	294	3	313	14	51	17	48	21	110	5	20	10	343	5	722	1	951
47	2	210	9	282	10	257	10	141	3	280	13	193	16	142	20	160	4	304	10	324	5	715	1	950
48	2	209	9	164	10	108	9	351	3	243	12	336	15	238	19	212	4	220	10	301	5	708	1	950
49	2	204	9	44	9	324	9	208	3	203	12	118	14	337	18	264	4	138	10	275	5	700	1	948
50	2	194	8	287	9	180	9	54	3	160	11	267	14	77	17	318	4	56	10	246	5	690	1	947
51	2	181	8	165	9	36	8	275	3	115	11	55	13	187	17	9	3	341	10	212	5	679	1	946
52	2	165	8	43	8	261	8	133	3	68	10	212	12	299	16	77	3	262	10	173	5	667	1	945
53	2	146	7	286	8	124	7	354	3	21	10	8	12	53	15	146	3	185	10	128	5	653	1	943
54	2	125	7	166	7	353	7	219	2	336	9	176	11	179	14	216	3	111	10	76	5	637	1	941
55	2	101	7	46	7	225	7	81	2	287	8	348	10	307	13	286	3	40	10	16	5	620	1	939
56	2	76	6	294	7	97	6	311	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	50	6	180	6	337	6	183	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	22	6	67	6	218	6	52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	1	359	5	323	6	99	5	292	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	329	5	220	5	346	5	172	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on \$1,000 Participating Policies.

Extended Insurance on \$1,000 Participating Policies.

Extended Insurance on \$1,000 Participating
and Nonparticipating Policies.

	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	8 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	8 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	8 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Pure End.	Years. Pure End.	Years. Pure End.
1	0	9 160	16 68	19 306	3 298	25 256	36 86	44 28	14 9	10 494	5 777	1 958
1	13	9 280	16 145	19 270	3 385	25 196	35 200	43 76	13 312	10 498	5 777	1 958
1	27	10 32	16 206	19 220	4 10	25 123	34 810	42 121	13 247	10 492	5 777	1 958
1	41	10 147	16 249	19 157	4 51	25 86	34 51	41 166	13 177	10 490	5 776	1 958
1	55	10 258	16 275	19 82	4 91	24 302	33 156	40 208	13 106	10 489	5 776	1 958
15	70	10 364	16 284	18 362	4 132	24 190	32 257	39 250	13 81	10 488	5 775	1 958
15	85	11 97	16 275	18 266	4 172	24 67	31 355	38 290	12 820	10 486	5 775	1 958
27	122	11 186	16 254	18 162	4 211	23 298	31 87	37 328	12 239	10 484	5 774	1 958
27	169	11 264	16 217	18 49	4 251	23 155	30 181	37 1	12 156	10 482	5 773	1 958
27	216	11 329	16 169	17 294	4 289	23 4	29 273	36 45	12 71	10 480	5 772	1 958
30	263	12 14	16 108	17 167	4 325	22 208	28 363	35 87	11 845	10 478	5 772	1 958
31	312	12 51	16 87	17 35	4 361	22 40	28 89	34 128	11 254	10 475	5 771	1 957
32	361	12 78	15 820	16 261	5 29	21 230	27 178	33 168	11 159	10 472	5 770	1 957
33	46	12 81	15 228	16 119	5 61	21 49	26 264	32 208	11 59	10 469	5 768	1 957
34	96	12 75	15 129	15 837	5 89	20 227	25 849	31 247	10 323	10 465	5 767	1 957
35	147	12 57	15 23	15 187	5 115	20 35	25 71	30 286	10 218	10 460	5 765	1 957
36	196	12 27	14 274	15 38	5 137	19 203	24 157	29 324	10 109	10 455	5 764	1 957
37	244	11 349	14 154	14 242	5 155	19 8	23 242	28 362	9 868	10 450	5 762	1 956
38	290	11 297	14 29	14 85	5 169	18 163	22 327	28 41	9 250	10 443	5 760	1 956
39	336	11 235	13 265	13 290	5 177	17 321	22 48	27 86	9 133	10 436	5 757	1 956
40	38	11 165	13 131	13 131	5 179	17 111	21 135	26 131	9 14	10 428	5 754	1 956
41	53	11 86	12 359	12 335	5 175	16 264	20 223	25 174	8 258	10 419	5 751	1 955
42	88	11 1	12 219	12 177	5 164	16 52	19 311	24 219	8 135	10 408	5 748	1 955
43	118	10 273	12 77	12 16	5 145	15 202	19 35	23 263	8 11	10 396	5 744	1 954
44	141	10 175	11 297	11 225	5 119	14 852	18 129	22 809	7 251	10 383	5 739	1 954
45	157	10 72	11 151	11 67	5 86	14 137	17 222	21 354	7 126	10 367	5 734	1 953
46	167	9 330	11 4	10 277	5 47	13 237	16 316	21 42	7 1	10 350	5 728	1 952
47	170	9 219	10 223	10 125	5 2	13 73	16 51	20 98	6 241	10 330	5 722	1 952
48	166	9 105	10 77	9 337	4 816	12 226	15 154	19 154	6 118	10 307	5 714	1 951
49	157	8 355	9 296	9 191	4 262	12 14	14 259	18 212	5 362	10 281	5 706	1 950
50	142	8 237	9 153	9 42	4 203	11 172	14 0	17 270	5 243	10 251	5 696	1 949
51	123	8 119	9 11	8 265	4 143	10 332	13 117	16 329	5 127	10 216	5 685	1 947
52	100	8 1	8 239	8 123	4 81	10 181	12 236	16 29	5 16	10 177	5 678	1 946
53	74	7 247	8 103	7 346	4 17	9 299	11 357	15 103	4 273	10 131	5 659	1 944
54	45	7 180	7 334	7 211	3 319	9 108	11 124	14 178	4 170	10 78	5 643	1 942
55	18	7 13	7 207	7 74	3 253	8 236	10 258	13 252	4 71	10 17	5 626	1 940
56	344	6 263	7 81	6 305	3 188	8 106	10 31	12 325	.....	.....	.....	.....
57	308	6 151	6 322	6 178	3 125	7 296	9 180	12 43	.....	.....	.....	.....
58	271	6 41	6 204	6 47	3 62	7 128	8 329	11 136	.....	.....	.....	.....
59	232	5 300	6 86	5 289	3 1	6 330	8 124	10 226	.....	.....	.....	.....
60	193	5 197	5 335	5 169	2 305	6 177	7 287	9 813	.....	.....	.....	.....

**Extended Insurance on \$1,000 Participating
and Nonparticipating Policies.**

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
1	11		2	11	3	11	5	0	6	1	7	3	8	6	9	9	15	9	19	3
1	11		3	0	4	1	5	2	6	3	7	5	8	8	10	1	15	11	19	1
2	0		3	1	4	3	5	4	6	5	7	7	8	11	10	5	16	1	18	11
2	1		3	2	4	5	5	6	6	8	7	10	9	2	10	8	16	2	18	9
2	2		3	4	4	7	5	9	6	11	8	1	9	5	10	11	16	3	18	7
2	3		3	5	4	8	5	11	7	2	8	3	9	7	11	1	16	3	18	4
2	4		3	6	4	10	1	1	7	4	8	5	9	9	11	2	16	2	18	1
2	5		3	7	5	0	6	3	7	6	8	7	9	11	11	3	16	1	17	10
2	7		3	9	5	1	6	5	7	8	8	10	10	1	11	4	16	0	17	6
2	9		3	11	5	3	6	7	7	10	9	1	10	3	11	5	15	11	17	2
2	10		4	0	5	5	6	9	8	0	9	3	10	5	11	6	15	9	16	10
2	11		4	2	5	6	6	10	8	1	9	4	10	6	11	7	15	6	16	6
3	0		4	3	5	7	6	11	8	2	9	5	10	7	11	8	15	3	16	1
3	1		4	5	5	9	7	0	8	3	9	6	10	8	11	9	15	0	15	8
3	2		4	6	5	10	7	1	8	4	9	7	10	9	11	10	14	9	15	3
3	3		4	7	5	11	7	1	8	4	9	6	10	8	11	9	14	6	14	10
3	4		4	8	6	0	7	1	8	4	9	5	10	7	11	7	14	2	14	5
3	5		4	9	6	0	7	1	8	3	9	4	10	5	11	5	13	10	13	11
3	6		4	10	6	1	7	1	8	2	9	3	10	3	11	3	13	6	13	6
3	6		4	11	6	1	7	1	8	1	9	1	10	1	11	1	13	2	13	1
4	1		4	11	6	1	7	0	8	1	9	0	9	11	10	10	12	10	12	9
4	2		4	11	6	1	7	0	8	0	8	11	9	9	10	7	12	5	12	4
4	3		4	11	6	0	7	0	8	0	8	10	9	7	10	4	12	0	11	11
4	4		4	11	6	0	6	11	7	11	8	9	9	5	10	1	11	7	11	6
4	5		4	11	5	11	6	11	7	0	8	7	9	3	9	10	11	2	11	1
4	6		4	11	5	11	6	10	7	8	8	5	9	0	9	7	10	9	10	8
4	7		4	10	5	10	6	9	7	6	8	2	8	10	9	4	10	4	10	3
4	8		4	9	5	9	6	8	7	4	7	11	8	7	9	1	10	0	9	10
4	9		4	8	5	8	6	6	7	2	7	8	8	3	8	9	9	7	9	5
5	0		4	7	5	7	6	4	6	11	7	5	7	11	8	5	9	3	9	0
5	1		4	5	5	5	6	1	6	8	7	2	7	7	8	1	8	10	8	7
5	2		4	3	5	2	5	10	6	4	6	10	7	3	7	9	8	6	8	2
5	3		4	1	4	11	5	7	6	1	6	6	7	0	7	5	8	2	7	9
5	4		3	11	4	8	5	4	5	9	6	3	6	9	7	1	7	10	7	5
5	5		3	8	4	5	5	0	5	6	6	0	6	5	6	9	7	6	7	1
5	6		3	6	4	3	4	9	5	3	5	8	6	2	6	5	7	2	6	9
5	7		3	4	4	1	4	7	5	0	5	5	5	10	6	1	6	10	6	5
5	8		3	3	3	11	4	5	4	10	5	1	5	6	5	9	6	6	6	1
5	9		3	2	3	9	4	3	4	7	4	11	5	3	5	6	6	2	5	9
6	0		3	0	3	8	4	1	4	5	4	8	5	0	5	3	5	10	5	5

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	5	6	8	2	11	3	14	4	17	7	20	11	24	0	26	7	36	1	43	0
22	5	6	8	3	11	3	14	5	17	7	20	10	23	9	26	3	35	4	42	1
23	5	7	8	4	11	4	14	6	17	8	20	9	23	6	25	11	34	7	41	2
24	5	8	8	5	11	5	14	7	17	8	20	8	23	3	25	7	33	10	40	3
25	5	9	8	6	11	6	14	8	17	9	20	6	23	0	25	2	33	1	39	4
26	5	9	8	7	11	6	14	8	17	8	20	3	22	8	24	9	32	4	38	6
27	5	10	8	8	11	7	14	7	17	6	20	0	22	4	24	4	31	7	37	8
28	5	10	8	9	11	7	14	7	17	4	19	9	22	0	23	10	30	10	36	10
29	5	11	8	10	11	8	14	6	17	2	19	6	21	7	23	4	30	1	35	11
30	6	0	8	11	11	9	14	6	17	0	19	3	21	2	22	10	29	3	35	0
31	6	0	8	11	11	8	14	5	16	9	18	11	20	9	22	4	28	6	34	2
32	6	1	8	10	11	7	14	3	16	6	18	7	20	4	21	10	27	9	33	3
33	6	1	8	10	11	6	14	1	16	3	18	2	19	10	21	4	27	0	32	4
34	6	2	8	9	11	5	13	10	15	11	17	10	19	4	20	9	26	2	31	5
35	6	2	8	9	11	4	13	7	15	7	17	5	18	10	20	2	25	4	30	6
36	6	1	8	8	11	2	13	4	15	3	17	0	18	4	19	7	24	7	29	7
37	6	1	8	8	11	0	13	1	14	11	16	6	17	10	19	0	23	10	28	8
38	6	0	8	7	10	10	12	10	14	7	16	0	17	3	18	5	23	1	27	9
39	6	0	8	6	10	8	12	6	14	2	15	6	16	9	17	10	22	3	26	10
40	5	11	8	5	10	5	12	2	13	9	15	0	16	2	17	2	21	5	26	9
41	5	10	8	3	10	2	11	10	13	4	14	6	15	8	16	7	20	8	25	1
42	5	9	8	1	9	11	11	6	12	11	14	0	15	2	16	0	19	11	24	3
43	5	8	7	10	9	8	11	2	12	6	13	6	14	7	15	5	19	2	23	5
44	5	6	7	7	9	4	10	9	12	1	13	0	14	0	14	10	18	5	22	7
45	5	4	7	4	9	0	10	4	11	7	12	6	13	5	14	2	17	8	21	9
46	5	2	7	1	8	8	10	0	11	2	12	0	12	11	13	7	16	11	20	10
47	5	0	6	10	8	4	9	7	10	8	11	6	12	4	12	11	16	2	20	0
48	4	10	6	7	8	0	9	2	10	3	11	0	11	9	12	4	15	5	19	2
49	4	7	6	4	7	8	8	9	9	9	10	6	11	2	11	9	14	8	18	4
50	4	4	6	0	7	3	8	4	9	3	10	0	10	7	11	2	14	0	17	6
51	4	2	5	8	6	11	7	11	8	9	9	6	10	1	10	7	13	4	16	8
52	4	0	5	5	6	7	7	6	8	4	9	0	9	7	10	0	12	8	15	10
53	3	10	5	2	6	3	7	1	7	11	8	6	9	1	9	6	12	0	15	1
54	3	8	4	11	5	11	6	9	7	6	8	0	8	7	9	0	11	4	14	4
55	3	6	4	8	5	8	6	5	7	1	7	7	8	1	8	6	10	9	13	7
56	3	3	4	5	5	4	6	1	6	8	7	2	7	7	8	0	10	1	12	9
57	3	1	4	2	5	0	5	0	6	3	6	9	7	2	7	6	9	6	12	0
58	2	11	3	11	4	8	5	5	5	10	6	4	6	9	7	1	8	11	11	3
59	2	9	3	8	4	5	5	1	5	6	5	11	6	4	6	8	8	4	10	6
60	2	7	3	5	4	2	4	9	5	2	5	7	5	11	6	3	7	9	9	9

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the
Policy will be Extended without further Payment of Pre-
miums, on 20-Year Endowment Policies, with Amount
returned at end of Period if Insured is living,
provided Premiums have been fully
Paid in Cash for

Extended Insurance on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of								
	2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		
	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.	
21	0	9	9	9	16	0	19	7	1	11	24	9	34	11	42	9	7	7	10	\$486	5	\$770	1	\$357	
22	0	10	10	1	16	2	19	6	1	11	24	7	34	3	42	0	7	6	10	485	5	769	1	357	
23	0	10	10	4	16	3	19	4	1	11	24	4	33	6	41	1	7	5	10	483	5	769	1	357	
24	0	10	10	9	16	4	19	1	2	0	24	1	32	9	40	3	7	4	10	481	5	769	1	356	
25	0	11	10	11	16	4	18	11	2	0	23	10	32	1	39	4	7	2	10	480	5	768	1	356	
26	0	11	11	2	16	4	18	8	2	0	23	6	31	5	38	5	7	0	10	478	5	767	1	356	
27	0	11	11	5	16	4	18	4	2	1	23	4	30	8	37	7	6	10	10	476	5	766	1	356	
28	1	0	11	6	16	3	18	1	2	1	22	8	29	11	36	9	6	8	10	473	5	765	1	356	
29	1	1	11	8	16	2	17	8	2	2	22	4	29	2	35	10	6	7	10	471	5	764	1	356	
30	1	2	11	10	16	0	17	5	2	2	21	10	28	6	34	11	6	5	10	468	5	763	1	356	
31	1	2	11	11	15	9	17	0	2	3	21	6	27	8	33	11	6	3	10	464	5	762	1	356	
32	1	3	12	0	15	7	16	8	2	3	20	11	26	11	33	2	6	1	10	461	5	761	1	356	
33	1	3	12	0	15	3	16	3	2	2	20	5	26	2	32	3	5	11	10	458	5	759	1	355	
34	1	4	11	11	15	0	15	10	2	3	19	11	25	5	31	5	5	9	10	453	5	758	1	355	
35	1	4	11	10	14	9	15	5	2	4	19	5	24	8	30	6	5	7	10	447	5	756	1	355	
36	1	4	11	9	14	5	15	0	2	4	18	11	23	11	29	7	5	5	10	442	5	754	1	355	
37	1	4	11	8	14	1	14	7	2	4	18	5	23	2	28	8	5	3	10	436	5	752	1	355	
38	1	5	11	6	13	9	14	2	2	4	17	10	22	4	27	10	5	1	10	429	5	750	1	354	
39	1	5	11	4	13	5	13	9	2	4	17	3	21	8	26	11	4	11	10	420	5	746	1	354	
40	1	6	11	1	13	1	13	4	2	4	16	9	20	11	26	1	4	9	10	411	5	744	1	354	
41	1	7	10	11	12	8	12	10	2	4	16	1	20	1	25	2	4	6	10	402	5	740	1	353	
42	1	7	10	8	12	4	12	5	2	4	15	7	19	4	24	4	4	4	10	391	5	736	1	352	
43	1	7	10	5	11	11	12	0	2	4	15	0	18	8	23	5	4	2	10	378	5	732	1	352	
44	1	7	10	2	11	6	11	7	2	4	14	4	17	10	22	7	3	11	10	362	5	727	1	351	
45	1	7	9	10	11	1	11	1	2	4	13	10	17	2	21	8	3	9	10	346	5	721	1	351	
46	1	7	9	7	10	9	10	8	2	2	13	3	16	5	20	11	3	6	10	328	5	715	1	350	
47	1	7	9	3	10	4	10	3	2	2	12	8	15	8	19	11	3	4	10	307	5	708	1	349	
48	1	7	8	11	9	11	9	11	2	2	12	1	15	0	19	2	3	2	10	281	5	699	1	348	
49	1	7	8	7	9	6	9	6	2	0	11	6	14	3	18	4	3	0	10	254	5	690	1	347	
50	1	6	8	3	9	2	9	1	2	0	10	11	13	7	17	6	2	9	10	221	5	680	1	346	
51	1	6	7	11	8	9	8	8	1	11	10	5	12	11	16	8	2	7	10	186	5	669	1	344	
52	1	5	7	7	8	5	8	3	1	10	9	10	12	3	15	10	2	5	10	145	5	655	1	343	
53	1	5	7	4	8	0	7	11	1	9	9	4	11	7	15	1	2	3	10	95	5	640	1	340	
54	1	4	7	0	7	8	7	6	1	8	8	10	10	11	14	3	2	1	10	40	5	623	1	339	
55	1	4	6	8	7	4	7	2	1	7	8	4	10	4	13	6	1	11	9	9	0	5	604	1	337
56	1	3	6	4	7	0	6	10	1	6	7	10	9	9	12	8	.....	.....	.....	.....	.....	.....	.....	.....
57	1	3	6	1	6	8	6	5	1	5	7	5	9	2	11	11	.....	.....	.....	.....	.....	.....	.....	.....
58	1	2	5	9	6	4	6	1	1	4	6	11	8	7	11	2	.....	.....	.....	.....	.....	.....	.....	.....
59	1	2	5	6	6	0	5	9	1	3	6	6	8	0	10	5	.....	.....	.....	.....	.....	.....	.....	.....
60	1	1	5	2	5	8	5	5	1	2	6	1	7	6	9	8	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on \$1,000 Common Rate and Preferred Addition Policies.

		Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of							
Age at Issue		2 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	2 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	2 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs			
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years			
15	0	2	7	9	3	14	11	15	4	3	0	10	5	25	0	35	2	43	1
16	0	2	8	9	3	15	11	16	4	3	0	10	5	25	0	34	0	42	2
17	0	2	9	10	3	16	11	17	4	3	0	10	5	25	0	33	0	41	2
18	0	2	10	10	3	17	11	18	4	3	0	10	5	24	11	32	1	40	4
19	0	2	11	10	3	18	11	19	4	3	0	10	5	23	10	31	0	39	5
20	0	2	12	10	3	19	11	20	4	3	0	10	5	22	9	30	0	38	6
21	0	2	13	10	3	20	11	21	4	3	0	10	5	21	8	29	0	37	7
22	0	2	14	10	3	21	11	22	4	3	0	10	5	20	7	28	0	36	8
23	0	2	15	10	3	22	11	23	4	3	0	10	5	19	6	27	0	35	9
24	0	2	16	10	3	23	11	24	4	3	0	10	5	18	5	26	0	34	10
25	0	2	17	10	3	24	11	25	4	3	0	10	5	17	4	25	0	33	11
26	0	2	18	10	3	25	11	26	4	3	0	10	5	16	3	24	0	32	12
27	0	2	19	10	3	26	11	27	4	3	0	10	5	15	2	23	0	31	13
28	0	2	20	10	3	27	11	28	4	3	0	10	5	14	1	22	0	30	14
29	0	2	21	10	3	28	11	29	4	3	0	10	5	13	0	21	0	29	15
30	0	2	22	10	3	29	11	30	4	3	0	10	5	12	0	20	0	28	16
31	0	2	23	10	3	30	11	31	4	3	0	10	5	11	0	19	0	27	17
32	0	2	24	10	3	31	11	32	4	3	0	10	5	10	0	18	0	26	18
33	0	2	25	10	3	32	11	33	4	3	0	10	5	9	0	17	0	25	19
34	0	2	26	10	3	33	11	34	4	3	0	10	5	8	0	16	0	24	20
35	0	2	27	10	3	34	11	35	4	3	0	10	5	7	0	15	0	23	21
36	0	2	28	10	3	35	11	36	4	3	0	10	5	6	0	14	0	22	22
37	0	2	29	10	3	36	11	37	4	3	0	10	5	5	0	13	0	21	23
38	0	2	30	10	3	37	11	38	4	3	0	10	5	4	0	12	0	20	24
39	0	2	31	10	3	38	11	39	4	3	0	10	5	3	0	11	0	19	25
40	0	2	32	10	3	39	11	40	4	3	0	10	5	2	0	10	0	18	26
41	0	2	33	10	3	40	11	41	4	3	0	10	5	1	0	9	0	17	27
42	0	2	34	10	3														

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of							
	2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
21	0	44	11	231	17	162	20	155	2	214	28	101	36	197	43	261	8	23	10	\$491	5	\$770	1	\$958
22	0	72	11	384	17	194	20	82	2	240	27	331	33	289	42	298	7	360	10	490	5	770	1	957
23	0	100	12	68	17	208	19	363	2	266	27	184	35	13	41	833	7	833	10	489	5	769	1	957
24	0	129	12	160	17	206	19	269	2	291	27	80	34	101	41	1	7	804	10	488	5	769	1	957
25	0	159	12	243	17	190	19	165	2	318	26	232	33	187	40	40	7	272	10	487	5	768	1	957
26	0	189	12	316	17	160	19	54	2	348	26	61	32	270	39	77	7	239	10	485	5	768	1	957
27	0	220	13	12	17	116	18	299	3	4	25	247	31	352	38	114	7	205	10	483	5	767	1	957
28	0	253	13	60	17	60	18	172	3	81	25	62	31	69	37	150	7	170	10	482	5	767	1	957
29	0	285	13	94	16	358	18	40	3	56	24	236	30	150	36	185	7	132	10	480	5	766	1	957
30	0	319	13	114	16	280	17	267	3	81	24	39	29	228	35	219	7	92	10	477	5	765	1	957
31	0	353	13	121	16	191	17	124	3	105	23	202	28	806	34	252	7	50	10	475	5	764	1	957
32	1	23	13	114	16	96	16	342	3	128	22	361	28	17	33	287	7	6	10	471	5	763	1	957
33	1	59	13	94	15	357	16	191	3	149	22	149	27	95	32	320	6	326	10	468	5	762	1	956
34	1	95	13	63	15	245	16	87	3	169	21	299	26	172	31	353	6	279	10	464	5	760	1	956
35	1	131	13	20	15	127	15	244	3	188	21	80	25	248	31	24	6	230	10	460	5	759	1	956
36	1	167	12	331	15	5	15	85	3	204	20	224	24	324	30	62	6	178	10	455	5	757	1	956
37	1	202	12	267	14	241	14	289	3	218	20	0	24	35	29	100	6	125	10	450	5	755	1	956
38	1	236	12	194	14	108	14	126	3	230	19	138	23	114	28	138	6	69	10	443	5	753	1	955
39	1	271	12	114	13	336	13	327	3	239	18	276	22	192	27	177	6	12	10	436	5	750	1	955
40	1	304	12	27	13	196	13	164	3	246	18	47	21	270	26	216	5	316	10	428	5	748	1	955
41	1	337	11	297	13	53	13	0	3	249	17	181	20	349	25	255	5	255	10	419	5	745	1	954
42	2	1	11	196	12	272	12	203	3	248	16	316	20	67	24	294	5	190	10	409	5	741	1	954
43	2	29	11	90	12	125	12	40	3	243	16	85	19	151	23	334	5	122	10	397	5	737	1	953
44	2	53	10	345	11	341	11	246	3	232	15	220	18	236	23	11	5	52	10	384	5	733	1	953
45	2	78	10	230	11	192	11	87	3	216	14	355	17	323	22	60	4	345	10	369	5	728	1	952
46	2	88	10	112	11	41	10	295	3	195	14	127	17	48	21	110	4	270	10	352	5	722	1	951
47	2	98	9	856	10	257	10	141	3	169	13	265	16	142	20	160	4	194	10	333	5	715	1	950
48	2	103	9	233	10	108	9	351	3	139	13	40	15	238	19	212	4	117	10	310	5	708	1	950
49	2	103	9	108	9	325	9	208	3	104	12	183	14	336	18	264	4	41	10	285	5	699	1	948
50	2	100	8	348	9	180	9	54	3	67	11	328	14	77	17	318	3	329	10	256	5	690	1	947
51	2	92	8	223	9	36	8	275	3	28	11	114	13	187	17	9	3	254	10	222	5	679	1	946
52	2	82	8	97	8	261	8	133	2	351	10	268	12	299	16	77	3	180	10	184	5	667	1	945
53	2	68	7	337	8	124	7	354	2	308	10	62	12	53	15	146	3	109	10	139	5	653	1	943
54	2	52	7	214	7	353	7	219	2	264	9	227	11	179	14	216	3	40	10	88	5	637	1	941
55	2	34	7	92	7	225	7	81	2	220	9	31	10	307	13	236	2	339	10	29	5	620	1	939
56	2	14	6	337	7	97	6	311	2	175	8	208	10	79	12	355	2	274	9	227	5	600	1	937
57	1	356	6	220	6	337	6	183	2	131	8	25	9	222	12	76	2	212	8	350	5	577	1	934
58	1	333	6	106	6	218	6	52	2	88	7	216	9	0	11	163	2	154	8	125	5	551	1	932
59	1	308	5	359	6	99	5	292	2	45	7	47	8	159	10	249	2	98	7	276	5	520	1	928
60	1	282	5	254	5	346	5	172	2	3	6	251	7	316	9	333	2	45	7	74	5	485	1	925

Extended Insurance on \$1,000 Participating Policies.

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of							
	2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
21	0	44	11	231	17	162	20	155	2	214	28	101	36	197	43	261	8	23	10	\$491	5	\$770	1	\$958
22	0	72	11	384	17	194	20	82	2	240	27	331	35	289	42	298	7	360	10	490	5	770	1	957
23	0	100	12	68	17	208	19	363	2	266	27	184	35	13	41	833	7	833	10	489	5	769	1	957
24	0	129	12	160	17	206	19	269	2	291	27	30	34	101	41	1	7	804	10	488	5	769	1	957
25	0	159	12	243	17	190	19	165	2	318	26	232	33	197	40	40	7	272	10	487	5	768	1	957
26	0	189	12	316	17	160	19	54	2	348	26	61	32	270	39	77	7	239	10	485	5	768	1	957
27	0	220	13	12	17	116	18	299	3	4	25	247	31	352	38	114	7	205	10	483	5	767	1	957
28	0	253	13	60	17	60	18	172	3	31	25	62	31	69	37	150	7	170	10	482	5	767	1	957
29	0	285	13	94	16	358	18	40	3	56	24	236	30	150	36	185	7	132	10	480	5	766	1	957
30	0	319	13	114	16	280	17	267	3	81	24	39	29	228	35	219	7	92	10	477	5	765	1	957
31	0	353	13	121	16	191	17	124	3	105	23	202	28	306	34	252	7	50	10	475	5	764	1	957
32	1	23	13	114	16	96	16	342	3	128	22	361	28	17	33	287	7	6	10	471	5	763	1	957
33	1	59	13	94	15	357	16	191	3	149	22	149	27	95	32	320	6	326	10	468	5	762	1	956
34	1	95	13	63	15	245	16	37	3	169	21	299	26	172	31	353	6	279	10	464	5	760	1	956
35	1	131	13	20	15	127	15	244	3	188	21	80	25	248	31	24	6	230	10	460	5	759	1	956
36	1	167	12	331	15	5	15	85	3	204	20	224	24	324	30	62	6	178	10	455	5	757	1	956
37	1	202	12	267	14	241	14	289	3	218	20	0	24	35	29	100	6	125	10	450	5	755	1	956
38	1	236	12	194	14	108	14	126	3	230	19	138	23	114	28	138	6	69	10	443	5	753	1	955
39	1	271	12	114	13	336	13	327	3	239	18	276	22	192	27	177	6	12	10	436	5	750	1	955
40	1	304	12	27	13	196	13	164	3	246	18	47	21	270	26	216	5	316	10	428	5	748	1	955
41	1	337	11	297	13	53	13	0	3	249	17	181	20	349	25	255	5	255	10	419	5	745	1	954
42	2	1	11	196	12	272	12	203	3	248	16	316	20	67	24	294	5	190	10	409	5	741	1	954
43	2	29	11	90	12	125	12	40	3	243	16	85	19	151	23	334	5	122	10	397	5	737	1	953
44	2	53	10	345	11	341	11	246	3	232	15	220	18	236	23	11	5	52	10	384	5	733	1	953
45	2	73	10	230	11	192	11	87	3	216	14	355	17	323	22	60	4	345	10	369	5	728	1	952
46	2	88	10	112	11	41	10	295	3	195	14	127	17	48	21	110	4	270	10	352	5	722	1	951
47	2	98	9	356	10	257	10	141	3	169	13	265	16	142	20	160	4	194	10	333	5	715	1	950
48	2	103	9	233	10	108	9	351	3	139	13	40	15	238	19	212	4	117	10	310	5	708	1	950
49	2	103	9	108	9	325	9	208	3	104	12	183	14	336	18	264	4	41	10	285	5	699	1	948
50	2	100	8	348	9	180	9	54	3	67	11	328	14	77	17	318	3	329	10	256	5	690	1	947
51	2	92	8	223	9	36	8	275	3	28	11	114	13	187	17	9	3	254	10	222	5	679	1	946
52	2	82	8	97	8	261	8	133	2	351	10	268	12	299	16	77	3	180	10	184	5	667	1	946
53	2	68	7	337	8	124	7	354	2	308	10	62	12	53	15	146	3	109	10	139	5	653	1	943
54	2	52	7	214	7	353	7	219	2	264	9	227	11	179	14	216	3	40	10	88	5	637	1	941
55	2	34	7	92	7	225	7	81	2	220	9	31	10	307	13	286	2	339	10	29	5	620	1	939
56	2	14	6	337	7	97	6	311	2	175	8	208	10	79	12	355	2	274	9	227	5	600	1	937
57	1	356	6	220	6	337	6	183	2	131	8	25	9	222	12	76	2	212	8	350	5	577	1	934
58	1	333	6	106	6	218	6	52	2	88	7	216	9	0	11	163	2	154	8	125	5	551	1	933
59	1	306	5	359	6	99	5	292	2	45	7	47	8	159	10	249	2	98	7	276	5	520	1	928
60	1	282	5	254	5	346	5	172	2	3	6	251	7	316	9	333	2	45	7	74	5	486	1	925

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of																		
	3	5	10	15	20	2	5	10	15	19	2	5	10	15	19														
	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Pure End't	Yrs. Pure End't	Yrs. Pure End't	Yrs. Pure End't														
172	23	8	10	5	16	7	20	10	2	2	10	9	29	5	39	5	47	3	8	2	15	143	10	49	4	5	\$771	1	\$957
182	33	10	10	8	16	10	20	9	2	2	10	11	29	2	38	8	46	4	8	1	15	141	10	49	4	5	771	1	957
192	33	11	11	0	17	1	20	8	2	3	11	1	28	11	38	0	45	6	8	0	15	140	10	49	3	5	770	1	957
202	44	1	11	4	17	3	20	7	2	4	11	3	28	7	37	3	44	7	7	11	15	138	10	49	2	5	770	1	957
212	54	2	11	7	17	5	20	5	2	5	11	5	28	3	36	6	43	8	7	11	15	136	10	49	1	5	770	1	957
222	64	4	11	11	17	6	20	2	2	6	11	6	27	10	35	9	42	9	7	10	15	134	10	49	0	5	769	1	957
232	74	6	12	2	17	6	19	11	2	7	11	8	27	6	35	0	41	10	7	9	15	132	10	48	9	5	769	1	957
242	84	7	12	5	17	6	19	8	2	8	11	9	27	1	34	3	41	0	7	8	15	129	10	48	8	5	768	1	957
252	94	9	12	8	17	6	19	5	2	8	11	11	26	7	33	6	40	1	7	7	15	127	10	48	6	5	768	1	957
262	104	11	12	10	17	5	19	1	2	9	12	0	26	2	32	8	39	2	7	6	15	124	10	48	5	5	767	1	957
272	115	0	13	0	17	3	18	9	2	10	12	1	25	8	31	11	38	3	7	5	15	121	10	48	3	5	767	1	957
283	05	2	13	1	17	1	18	5	2	11	12	1	25	2	31	2	37	4	7	3	15	117	10	48	1	5	766	6	957
293	15	4	13	3	16	11	18	1	3	0	12	2	24	7	30	4	36	6	7	2	15	113	10	47	9	5	765	1	956
303	25	6	13	3	16	9	17	8	3	1	12	2	24	1	29	7	35	7	7	1	15	108	10	47	7	5	764	1	956
313	35	8	13	3	16	6	17	4	3	1	12	2	23	6	28	10	34	8	7	0	15	103	10	47	4	5	764	1	956
323	45	10	13	3	16	3	16	11	3	2	12	2	22	11	28	0	33	9	6	10	15	97	10	47	1	5	762	1	956
333	56	0	13	3	15	11	16	6	3	3	12	1	22	4	27	3	32	10	6	9	15	91	10	46	8	5	761	1	956
343	66	2	13	2	15	8	16	1	3	4	12	0	21	9	26	5	31	11	6	7	15	83	10	46	4	5	760	1	956
353	76	4	13	0	15	4	15	8	3	4	11	11	21	2	25	8	31	0	6	6	15	75	10	45	9	5	758	1	956
363	86	5	12	10	15	0	15	2	3	5	11	9	20	7	24	10	30	2	6	4	15	65	10	45	5	5	757	1	955
373	96	7	12	8	14	7	14	9	3	5	11	7	20	0	24	1	29	3	6	2	15	54	10	44	9	5	755	1	955
383	106	8	12	6	14	3	14	4	3	6	11	5	19	4	23	3	28	4	6	0	15	42	10	44	3	5	752	1	955
393	116	9	12	3	13	10	13	10	3	6	11	2	18	9	22	6	27	5	5	11	15	28	10	43	6	5	750	1	954
403	116	9	12	0	13	6	13	5	3	6	10	11	18	1	21	8	26	7	5	9	15	12	10	42	8	5	747	1	954
414	06	9	11	9	13	1	13	0	3	7	10	8	17	5	20	11	25	8	5	7	14	9	10	41	9	5	744	1	954
424	06	9	11	6	12	8	12	6	3	7	10	5	16	10	20	2	24	9	5	5	14	1	10	40	8	5	741	1	953
434	06	9	11	2	12	4	12	1	3	6	10	1	16	2	19	4	23	11	5	2	13	5	10	39	7	5	737	1	953
444	06	8	10	11	11	11	11	8	3	6	9	9	15	7	18	7	23	0	5	0	12	9	10	38	4	5	732	1	952
454	06	7	10	7	11	6	11	2	3	6	9	6	14	11	17	10	22	1	4	10	12	1	10	36	9	5	727	1	951
463	116	6	10	3	11	1	10	9	3	5	9	2	14	4	17	1	21	3	4	8	11	6	10	35	2	5	721	1	951
473	106	4	9	11	10	8	10	4	3	4	8	9	13	8	16	4	20	5	4	5	10	11	10	33	2	5	715	1	950
483	106	3	9	7	10	3	9	11	3	3	8	5	13	1	15	7	19	6	4	3	10	4	10	31	0	5	707	1	949
493	96	1	9	3	9	10	9	6	3	2	8	1	12	6	14	11	18	8	4	0	9	9	10	28	5	5	699	1	948
503	85	11	8	11	9	5	9	1	3	1	7	9	11	10	14	2	17	10	3	10	9	2	10	25	5	5	690	1	947
513	65	9	8	7	9	1	8	9	3	0	7	5	11	3	13	6	17	0	3	7	8	7	10	22	2	5	679	1	946
523	55	7	8	3	8	8	8	4	2	11	7	0	10	8	12	9	16	2	3	5	8	1	10	18	3	5	666	1	944
533	45	4	7	11	8	4	7	11	2	9	6	8	10	2	12	1	15	4	3	3	7	7	10	13	9	5	653	1	942
543	35	2	7	7	7	11	7	7	2	8	6	4	9	7	11	5	14	7	3	0	7	2	10	8	8	5	637	1	941
553	15	0	7	3	7	7	7	2	2	6	6	0	9	1	10	10	13	9	2	10	6	8	10	29	5	5	619	1	939
563	04	9	6	11	7	3	6	10	2	5	5	8	8	6	10	2	12	11	....	6	3	9	7	5	5	5	599	1	936
572	114	7	6	7	6	11	6	6	2	3	5	4	8	0	9	7	12	2	....	5	10	8	11	5	5	5	576	1	934
582	104	4	6	3	6	7	6	1	2	2	5	1	7	7	9	0	11	5	....	5	5	8	4	5	5	5	550	1	931
592	84	2	5	11	6	3	5	9	2	1	4	9	7	1	8	5	10	8	....	5	1	7	Months	9	5	5	520	1	928
602	74	0	5	8	5	11	5	5	1	11	4	6	6	8	7	10	9	10	....	4	9	7	2	5	4	5	485	1	924

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of							
	2 Yrs.		10Yrs		15Yrs		20Yrs		2 Yrs.		10Yrs		15Yrs		19Yrs		2 Yrs.		10 Yrs		15Yrs		19Yrs	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
21	0	44	11	231	17	162	20	155	2	214	28	101	36	197	43	261	8	23	10	\$491	5	\$770	1	\$958
22	0	72	11	334	17	194	20	82	2	240	27	331	35	289	42	298	7	360	10	490	5	770	1	957
23	0	100	12	68	17	208	19	363	2	266	27	184	35	13	41	833	7	833	10	489	5	769	1	957
24	0	129	12	160	17	206	19	269	2	291	27	30	34	101	41	1	7	304	10	488	5	769	1	957
25	0	159	12	243	17	190	19	165	2	318	26	232	33	137	40	40	7	272	10	487	5	768	1	957
26	0	189	12	316	17	160	19	54	2	343	26	61	32	270	39	77	7	239	10	485	5	768	1	957
27	0	220	13	12	17	116	18	299	3	4	25	247	31	352	38	114	7	205	10	483	5	767	1	957
28	0	253	13	60	17	60	18	172	3	31	25	62	31	69	37	150	7	170	10	482	5	767	1	957
29	0	285	13	94	16	358	18	40	3	56	24	236	30	150	36	185	7	132	10	480	5	766	1	957
30	0	319	13	114	16	280	17	267	3	81	24	39	29	228	35	219	7	92	10	477	5	765	1	957
31	0	353	13	121	16	191	17	124	3	105	23	202	28	306	34	252	7	50	10	475	5	764	1	957
32	1	23	13	114	16	96	16	342	3	128	22	361	28	17	33	287	7	6	10	471	5	763	1	957
33	1	59	13	94	15	357	16	191	3	149	22	149	27	95	32	820	6	326	10	468	5	762	1	956
34	1	95	13	63	15	245	16	37	3	169	21	299	26	172	31	353	6	279	10	464	5	760	1	956
35	1	131	13	20	15	127	15	244	3	188	21	80	25	248	31	24	6	230	10	460	5	759	1	956
36	1	167	12	331	15	5	15	85	3	204	20	224	24	324	30	62	6	178	10	455	5	757	1	956
37	1	202	12	267	14	241	14	289	3	218	20	0	24	35	29	100	6	125	10	450	5	755	1	956
38	1	236	12	194	14	108	14	126	3	230	19	138	23	114	28	138	6	69	10	443	5	753	1	955
39	1	271	12	114	13	836	13	327	3	239	18	276	22	192	27	177	6	12	10	436	5	750	1	955
40	1	304	12	27	13	196	13	164	3	246	18	47	21	270	26	216	5	316	10	428	5	748	1	955
41	1	337	11	297	13	53	13	0	3	249	17	181	20	349	25	255	5	255	10	419	5	745	1	954
42	2	1	11	196	12	272	12	203	3	248	16	316	20	67	24	294	5	190	10	409	5	741	1	954
43	2	29	11	90	12	125	12	40	3	243	16	85	19	151	23	334	5	122	10	397	5	737	1	953
44	2	53	10	345	11	341	11	246	3	232	15	220	18	236	23	11	5	52	10	384	5	733	1	953
45	2	78	10	230	11	192	11	87	3	216	14	355	17	323	22	60	4	345	10	369	5	728	1	952
46	2	88	10	112	11	41	10	295	3	195	14	127	17	48	21	110	4	270	10	352	5	722	1	951
47	2	98	9	356	10	257	10	141	3	169	13	265	16	142	20	160	4	194	10	333	5	715	1	950
48	2	103	9	233	10	108	9	351	3	139	13	40	15	238	19	212	4	117	10	310	5	708	1	950
49	2	103	9	108	9	325	9	203	3	104	12	183	14	336	18	264	4	41	10	285	5	699	1	948
50	2	100	8	348	9	180	9	54	3	67	11	328	14	77	17	318	3	329	10	256	5	690	1	947
51	2	92	8	223	9	36	8	275	3	28	11	114	13	187	17	9	3	254	10	222	5	679	1	946
52	2	82	8	97	8	261	8	133	2	351	10	268	12	299	16	77	3	180	10	184	5	667	1	946
53	2	68	7	337	8	124	7	354	2	308	10	62	12	53	15	146	3	109	10	139	5	653	1	943
54	2	52	7	214	7	353	7	219	2	264	9	227	11	179	14	216	3	40	10	88	5	637	1	941
55	2	34	7	92	7	225	7	81	2	220	9	31	10	307	13	236	2	339	10	29	5	620	1	939
56	2	14	6	337	7	97	6	311	2	175	8	208	10	79	12	355	2	274	9	227	5	600	1	937
57	1	356	6	220	6	337	6	183	2	131	8	25	9	222	12	76	2	212	8	350	5	577	1	934
58	1	333	6	106	6	218	6	52	2	88	7	216	9	0	11	168	2	154	8	125	5	551	1	932
59	1	308	5	359	6	99	5	292	2	45	7	47	8	159	10	249	2	98	7	276	5	520	1	928
60	1	282	5	254	5	346	5	172	2	8	6	251	7	316	9	333	2	45	7	74	5	485	1	926

Extended Insurance on \$1,000 Participating Policies.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Survivorship Investment and Guaranteed Addition Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Ys	Ys	Ys	Ys	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs
Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
21	1	1	2	2	3	3	4	5	6	7	8	9	10	12	13	14	15	16	16
22	1	1	2	2	3	4	4	5	6	7	8	10	11	12	13	14	15	16	16
23	1	1	2	2	3	4	5	5	6	7	9	10	11	12	13	14	15	16	16
24	1	1	2	2	3	4	5	5	6	8	9	10	11	13	14	14	15	16	16
25	1	1	2	3	3	4	5	6	7	8	9	11	12	13	14	14	15	16	16
26	1	1	2	3	3	4	5	6	7	8	10	11	12	13	14	14	15	16	16
27	1	1	2	3	3	4	5	6	7	9	10	11	12	13	14	14	15	16	16
28	1	1	2	3	4	4	5	6	8	9	10	11	12	13	14	14	15	16	16
29	1	1	2	3	4	5	5	7	8	9	10	11	12	13	14	14	15	15	15
30	1	1	2	3	4	5	6	7	8	9	11	12	12	13	14	14	15	15	15
31	1	1	2	3	4	5	6	7	8	10	11	12	12	13	14	14	14	15	15
32	1	1	2	3	4	5	6	7	9	10	11	12	12	13	13	14	14	14	15
33	1	1	2	3	4	5	6	8	9	10	11	12	12	13	13	14	14	14	14
34	1	1	2	3	4	5	6	8	9	10	11	12	12	13	13	13	14	14	14
35	1	1	3	3	4	5	7	8	9	10	11	11	12	13	13	13	13	13	14
36	1	1	3	4	4	6	7	8	9	10	11	11	12	12	13	13	13	13	13
37	1	1	3	4	4	6	7	8	9	10	11	11	12	12	12	13	13	13	13
38	1	1	3	4	4	6	7	8	9	10	11	11	11	12	12	12	12	12	12
39	1	2	3	4	5	6	7	8	9	10	10	11	11	11	12	12	12	12	12
40	1	2	3	4	5	6	7	8	9	10	10	11	11	11	11	12	12	12	12
41	1	2	3	4	5	6	7	8	9	9	10	10	11	11	11	11	11	11	11
42	1	2	3	4	5	6	7	8	9	9	10	10	10	11	11	11	11	11	11
43	1	2	3	4	5	6	7	8	8	9	9	10	10	10	10	11	11	11	11
44	1	2	3	4	5	6	7	8	8	9	9	10	10	10	10	10	10	10	10
45	1	2	3	4	5	6	7	7	8	9	9	9	10	10	10	10	10	10	10
46	1	2	3	4	5	6	7	7	8	8	9	9	9	9	9	9	9	9	9
47	1	2	3	4	5	6	6	7	8	8	8	9	9	9	9	9	9	9	9
48	1	2	3	4	5	6	6	7	7	8	8	8	8	8	8	8	8	8	8
49	1	2	3	4	5	5	6	7	7	8	8	8	8	8	8	8	8	8	8
50	1	2	3	4	4	5	6	6	7	7	7	8	8	8	8	8	8	8	8
51	1	2	3	4	4	5	6	6	7	7	7	7	8	8	8	8	8	7	7
52	1	1	2	4	4	5	5	6	6	7	7	7	7	7	7	7	7	7	7
53	1	1	2	3	4	5	5	6	6	6	7	7	7	7	7	7	7	7	7
54	1	1	2	3	4	5	5	5	6	6	6	6	7	7	7	7	7	7	6
55	1	1	2	3	4	4	5	5	6	6	6	6	6	6	6	6	6	6	6
56	1	1	2	3	4	4	5	5	5	5	6	6	6	6	6	6	6	6	6
57	1	1	2	3	3	4	4	5	5	5	5	5	6	6	6	6	6	5	5
58	1	1	2	3	3	4	4	4	5	5	5	5	5	5	5	5	5	5	5
59	1	1	2	3	3	4	4	4	5	5	5	5	5	5	5	5	5	5	5
60	1	1	2	3	3	3	4	4	4	5	5	5	5	5	5	5	5	5	5

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Survivorship Investment and Guaranteed Addition Policies, provided Premiums have been fully paid in Cash for

Age at Issue.	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs	19 Yrs
Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years
21	1	3	5	7	9	13	16	20	24	27	29	31	34	35	37	40	43	50
22	1	3	5	7	9	13	17	20	23	26	29	31	33	35	37	39	42	49
23	1	3	5	7	10	13	17	20	23	26	28	30	32	34	36	38	41	47
24	1	3	5	7	10	13	17	20	23	26	28	30	32	34	35	37	40	46
25	1	3	5	7	10	13	17	20	23	25	27	29	31	33	34	36	39	45
26	1	3	5	7	10	13	17	20	22	25	27	29	30	33	33	35	38	43
27	1	3	5	7	10	13	17	19	22	24	26	28	29	32	33	35	37	42
28	1	3	5	7	10	13	16	19	22	24	26	27	29	31	32	34	36	41
29	1	3	5	7	10	13	16	19	21	23	25	27	28	30	31	33	35	40
30	1	3	5	8	10	13	16	19	21	23	24	26	27	29	30	32	34	39
31	1	3	5	8	10	13	16	18	20	22	24	25	26	28	29	31	33	38
32	1	3	5	8	10	13	16	18	20	22	23	25	26	27	28	30	32	36
33	1	3	5	8	10	13	16	18	20	21	23	24	25	26	28	29	31	35
34	1	3	5	8	10	13	15	17	19	20	22	23	24	25	27	28	30	34
35	1	3	5	8	10	13	15	17	18	20	21	22	23	25	26	27	29	33
36	1	3	5	8	10	13	15	16	18	19	21	22	23	24	25	26	28	32
37	1	3	5	8	10	12	14	16	17	19	20	21	22	23	24	25	27	31
38	1	3	5	8	10	12	14	16	17	18	19	20	21	22	23	25	26	30
39	1	3	5	8	10	12	13	15	16	17	19	19	20	21	22	24	25	28
40	1	3	5	8	10	11	13	14	16	17	18	19	20	21	22	23	24	27
41	1	3	5	8	9	11	13	14	15	16	17	18	19	20	21	22	24	26
42	1	3	5	7	9	11	12	13	15	16	16	17	18	19	20	21	23	25
43	1	3	5	7	9	11	12	13	14	15	16	17	17	18	19	20	22	24
44	1	3	5	7	8	10	11	12	13	14	15	16	17	17	18	19	21	23
45	1	3	5	7	8	10	11	12	13	14	14	15	16	17	17	18	20	22
46	1	3	5	7	8	10	10	11	12	13	14	14	15	16	17	18	19	21
47	1	3	4	6	8	9	10	11	12	12	13	14	14	15	16	17	18	20
48	1	3	4	6	7	9	10	10	11	12	12	13	14	14	15	16	17	19
49	1	2	4	6	7	8	9	10	11	11	12	12	13	14	14	15	16	18
50	1	2	4	6	7	8	9	9	10	11	11	12	12	13	14	14	16	17
51	1	2	4	5	6	7	8	9	9	10	11	11	12	12	13	14	15	16
52	1	2	4	5	6	7	8	8	9	9	10	11	11	12	12	13	14	15
53	1	2	4	5	6	6	7	8	8	9	9	10	10	11	11	12	13	15
54	1	2	3	5	5	6	7	7	8	8	9	9	10	10	11	11	12	14
55	1	2	3	4	5	6	6	7	7	8	8	9	9	10	10	11	12	14

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Survivorship Investment and Guaranteed Addition Policies, with amount returned at End of Period if the Insured is living, provided Premiums have been fully paid in Cash for

**Extended Insurance on \$1,000 Participating and
Nonparticipating Policies.**

Extended Insurance on \$1,000 Policies.

Extended Insurance on \$1,000 Participating (Reducing Premiums) Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years		Years		Years		Years		Years		Years		Years		Years		Years		Years		Years		Years	
	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Pure End.	Pure End.	Pure End.	Pure End.	Pure End.	Pure End.	Pure End.
21	1	102	9	251	16	145	19	270	4	229	25	166	35	200	43	76	14	299	10	\$492	5	\$777	1	\$958
22	1	141	10	3	16	206	19	220	4	268	25	95	34	310	42	121	14	224	10	491	5	777	1	958
23	1	180	10	119	16	249	19	157	4	306	25	10	34	51	41	166	14	147	10	490	5	776	1	958
24	1	219	10	231	16	275	19	82	4	344	24	277	33	156	40	208	14	68	10	489	5	776	1	958
25	1	260	10	338	16	284	18	362	5	18	24	166	32	257	39	250	18	350	10	487	5	775	1	958
26	1	302	11	72	16	275	18	266	5	56	24	45	31	355	38	290	18	266	10	486	5	775	1	958
27	1	345	11	162	16	254	18	162	5	94	23	277	31	87	37	328	18	176	10	484	5	774	1	958
28	2	25	11	241	16	217	18	49	5	130	23	136	30	181	37	1	18	85	10	482	5	773	1	958
29	2	71	11	307	16	169	17	294	5	166	22	350	29	273	36	45	12	355	10	480	5	772	1	958
30	2	116	11	359	16	108	17	167	5	200	22	190	28	363	35	87	12	257	10	478	5	772	1	958
31	2	164	12	31	16	37	17	35	5	231	22	24	28	89	34	128	12	155	10	475	5	771	1	958
32	2	211	12	54	15	320	16	261	5	261	21	214	27	178	33	168	12	50	10	472	5	770	1	957
33	2	257	12	63	15	228	16	119	5	286	21	34	26	264	32	208	11	306	10	468	5	768	1	957
34	2	303	12	59	15	129	15	337	5	310	20	213	25	349	31	247	11	195	10	464	5	767	1	957
35	2	350	12	41	15	23	15	187	5	330	20	22	25	71	30	286	11	81	10	460	5	765	1	957
36	3	29	12	12	14	274	15	33	5	348	19	190	24	157	29	324	10	327	10	455	5	764	1	957
37	3	74	11	336	14	154	14	242	5	359	18	356	23	242	28	362	10	206	10	449	5	762	1	957
38	3	116	11	284	14	29	14	85	6	0	18	151	22	327	28	41	10	83	10	448	5	760	1	956
39	3	157	11	223	13	265	13	290	6	2	17	310	22	48	27	86	9	322	10	436	5	757	1	956
40	3	194	11	153	13	131	13	131	5	362	17	101	21	185	26	131	9	193	10	427	5	754	1	956
41	3	227	11	76	12	359	12	335	5	349	16	254	20	223	25	174	9	64	10	418	5	751	1	955
42	3	255	10	356	12	219	12	177	5	380	16	42	19	311	24	219	8	297	10	408	5	748	1	955
43	3	277	10	264	12	77	12	16	5	303	15	293	19	35	23	263	8	165	10	396	5	744	1	954
44	3	293	10	166	11	297	11	225	5	269	14	344	18	129	22	309	8	33	10	382	5	739	1	954
45	3	301	10	64	11	151	11	67	5	228	14	129	17	222	21	354	7	264	10	367	5	734	1	953
46	3	304	9	322	11	4	10	277	5	181	13	280	16	316	21	42	7	131	10	349	5	728	1	952
47	3	299	9	212	10	223	10	125	5	128	13	66	16	51	20	98	7	0	10	329	5	722	1	952
48	3	288	9	99	10	77	9	337	5	70	12	219	15	154	19	154	6	234	10	306	5	714	1	951
49	3	271	8	348	9	296	9	191	5	9	12	8	14	259	18	212	6	106	10	280	5	706	1	950
50	3	250	8	231	9	153	9	42	4	308	11	166	14	0	17	270	5	346	10	250	5	696	1	949
51	3	223	8	114	9	11	8	265	4	242	10	326	13	117	16	329	5	224	10	216	5	685	1	947
52	3	194	7	360	8	239	8	123	4	173	10	126	12	286	16	29	5	107	10	176	5	673	1	946
53	3	161	7	243	8	103	7	346	4	103	9	294	11	357	15	103	4	359	10	130	5	659	1	944
54	3	126	7	125	7	334	7	211	4	34	9	103	11	124	14	178	4	249	10	78	5	643	1	942
55	3	89	7	8	7	207	7	74	3	329	8	282	10	258	13	252	4	145	10	17	5	626	1	940

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of						20-Premiums Life at end of					20-Year Endowment at end of				
	3	5	10	15	20		3	5	10	15	19	3	5	10	15	19
	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months		Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Months	Yrs. Pure End.	Yrs. Pure End.	Yrs. Pure End.	Yrs. Pure End.
201	6 3	8 10	2 16	6 20	3		3 10	8 8	27 03	6 54	4 12	5 15	11 13	10 46	5 77	1 95
211	7 3	9 10	5 16	8 20	1		3 10	8 9	26 10	35 94	5 12	3 15	11 11	10 46	5 77	1 95
221	7 3	10 10	9 16	10 19	11		3 11	8 11	26 73	5 04	6 12	1 15	10 9	10 46	5 77	1 95
231	8 3	11 11	2 16	10 19	9		4 0	9 0	26 23	4 31	8 11	11 15	10 7	10 46	5 76	1 95
241	8 4	0 11	4 16	10 19	6		4 0	9 1	25 10	33 74	10 11	9 15	10 4	10 46	5 76	1 95
251	9 4	1 11	6 16	10 19	2		4 1	9 3	25 83	32 10	39 11	7 15	10 1	10 46	5 76	1 95
261	9 4	4 11	9 16	10 18	11		4 2	9 3	25 13	32 13	0 11	5 15	9 8	10 45	5 76	1 95
271	11 4	5 12	0 16	8 18	7		4 2	9 5	24 73	31 43	0 11	3 15	9 5	10 45	5 76	1 95
282	0 4	7 12	2 16	7 18	4		4 3	9 4	24 33	30 73	2 11	1 15	9 1	10 45	5 76	1 95
292	0 4	8 12	3 16	6 17	11		4 4	9 6	23 82	29 11	36 4	10 15	8 7	10 45	5 76	1 95
302	1 4	10 12	4 16	3 17	7		4 4	9 7	23 32	29 13	5 10	8 15	8 2	10 45	5 76	1 95
312	2 5	0 12	5 16	1 17	3		4 4	9 7	22 92	28 43	5 10	5 15	7 6	10 44	5 76	1 95
322	2 5	0 12	4 15	9 16	10		4 4	9 8	22 22	27 63	8 10	3 15	7 0	10 44	5 76	1 95
332	3 5	2 12	4 15	6 16	5		4 5	9 9	21 72	26 93	8 10	0 15	6 3	10 44	5 76	1 95
342	4 5	4 12	4 15	3 16	0		4 5	9 9	21 22	26 03	10 9	9 15	5 6	10 43	5 76	1 95
352	4 5	5 12	3 15	0 15	7		4 7	9 10	20 72	33 11	9 9	8 15	4 7	10 43	5 75	1 95
362	5 5	6 12	1 14	8 15	2		4 7	9 8	19 11	24 53	0 9	4 15	3 8	10 42	5 75	1 95
372	6 5	6 12	0 14	4 14	9		4 9	9 8	19 52	23 82	2 9	1 15	2 7	10 42	5 75	1 95
382	6 5	8 11	10 13	11 14	3		4 10	9 8	18 92	21 12	3 8	10 15	1 13	10 41	5 75	1 95
392	7 5	8 11	8 13	8 13	10		4 10	9 6	18 32	22 12	4 8	6 14	1 11	10 40	5 75	1 95
402	7 5	8 11	5 13	3 13	5		4 10	9 5	17 72	21 42	5 8	3 14	3 1	10 39	5 74	1 95
412	7 5	8 11	2 12	10 13	0		4 11	9 3	17 02	25 72	7 8	0 13	8 1	10 38	5 74	1 95
422	7 5	8 10	11 12	5 12	6		4 11	9 1	16 51	24 10	8 7	7 13	0 10	10 37	5 74	1 95
432	7 5	8 10	8 12	1 12	1		4 10	8 10	15 91	23 12	9 7	4 12	6 1	10 36	5 73	1 95
442	9 5	11 10	6 11	10 11	8		4 9	8 7	15 21	22 42	11 7	0 11	10 1	10 35	5 73	1 95
452	10 5	9 10	3 11	5 11	3		4 8	8 4	14 71	22 72	1 6	9 11	3 1	10 33	5 72	1 95
462	10 5	9 9	11 11	0 10	9		4 7	8 1	14 01	21 10	3 6	5 10	8 1	10 31	5 72	1 95
472	11 5	8 9	7 10	7 10	4		4 6	7 9	13 41	20 4	4 6	2 10	1 1	10 29	5 71	1 95
482	11 5	8 9	4 10	2 9	11		4 5	7 6	12 91	19 51	6 5	10 9	6 1	10 27	5 70	1 95
492	11 5	6 8	11 9	10 9	7		4 4	7 3	12 21	18 81	8 5	7 9	0 1	10 24	5 69	1 94
503	0 5	4 8	8 9	5 9	2		4 2	7 0	11 71	17 01	9 5	3 8	6 1	10 21	5 68	1 94
512	11 5	3 8	4 9	0 8	9		4 0	6 8	11 01	13 31	0 4	11 8	0 1	10 18	5 67	1 94
522	10 5	1 8	0 8	8 8	4		3 11	6 4	10 51	12 71	2 4	8 7	6 1	10 14	5 66	1 94
532	10 4	11 7	8 8	3 7	11		3 9	6 1	9 11	11 15	4 4	5 7	0 1	10 9	5 65	1 94
542	10 4	9 7	4 7	11 7	7		3 7	5 9	9 41	11 31	6 4	2 6	7 1	10 4	5 63	1 94
552	9 4	7 7	0 7	7 7	3		3 5	5 6	8 10	10 81	9 3	10 6	2 9	9 5	5 61	1 93
562	8 4	5 6	9 7	2 6	10		3 3	5 2	8 41	10 01	11 3	8 5	10 9	9 15	5 59	1 93
572	7 4	3 6	5 6	10 6	6		3 1	4 11	7 10	9 51	2 3	5 5	5 8	9 65	5 57	1 93
582	6 4	1 6	1 6	6 6	2		2 11	4 8	7 5	8 10	11 5	3 2	5 0	7 11	5 54	1 93
592	5 3	11 5	10 6	3 5	10		2 9	4 4	6 11	8 31	8 3	0 4	8 7	4 5	5 51	1 92
602	4 3	9 5	6 5	11 5	6		2 8	4 2	6 6	7 9	9 11	2 10	4 5	6 10	5 48	1 92

Extended Insurance (Participating) on \$1,000 Participating Policies,

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Pure End.	Years Pure End.	Years Pure End.
15	.....	9 288	15 360	20 366	2 63	28 369	40 323	49 24	8 165	10 3436	5 3772	1 3238
16	.....	10 338	16 120	20 321	2 83	28 246	40 66	49 66	8 144	10 496	5 772	1 3238
17	.....	10 152	16 233	20 319	2 114	28 169	38 171	47 108	8 122	10 495	5 771	1 3238
18	.....	10 266	16 332	20 299	2 139	28 79	38 272	46 148	8 100	10 494	5 771	1 3238
19	.....	11 12	17 49	20 265	2 163	28 342	38 6	45 187	8 76	10 493	5 771	1 3238
20	0 19	11 123	17 114	20 217	2 189	28 226	37 103	44 224	8 50	10 492	5 771	1 3238
21	0 44	11 231	17 162	20 155	2 214	28 101	36 197	43 261	8 23	10 491	5 770	1 3238
22	0 72	11 334	17 194	20 82	2 240	27 331	35 289	42 298	7 360	10 490	5 770	1 3238
23	0 100	12 68	17 208	19 363	2 266	27 184	35 13	41 333	7 333	10 489	5 769	1 3238
24	0 129	12 160	17 206	19 269	2 291	27 30	34 101	41 1	7 304	10 488	5 769	1 3238
25	0 159	12 243	17 190	19 165	2 318	26 232	33 187	40 40	7 272	10 487	5 768	1 3238
26	0 189	12 316	17 160	19 54	2 343	26 61	32 270	39 177	7 239	10 485	5 768	1 3238
27	0 220	13 12	17 116	18 299	3 4	25 247	31 352	38 114	7 205	10 483	5 767	1 3238
28	0 253	13 60	17 60	18 172	3 81	25 62	31 69	37 150	7 170	10 482	5 767	1 3238
29	0 285	13 94	16 358	18 40	3 56	24 236	30 150	36 185	7 132	10 480	5 766	1 3238
30	0 319	13 114	16 280	17 267	3 81	24 39	29 228	35 219	7 92	10 477	5 765	1 3238
31	0 353	13 121	16 191	17 124	3 105	23 202	28 306	34 252	7 50	10 475	5 764	1 3238
32	1 21	13 114	16 96	16 342	3 128	22 361	28 17	33 287	7 6	10 471	5 763	1 3238
33	1 59	13 94	15 357	16 191	3 149	22 149	27 95	32 320	6 326	10 468	5 762	1 3238
34	1 95	13 63	15 245	16 37	3 169	21 299	26 172	31 358	6 279	10 464	5 760	1 3238
35	1 131	13 20	15 127	15 244	3 188	21 80	25 248	31 24	6 230	10 460	5 759	1 3238
36	1 167	12 381	15 5	15 85	3 204	20 224	24 324	30 62	6 178	10 455	5 757	1 3238
37	1 202	12 267	14 241	14 289	3 218	20 0	24 35	29 100	6 125	10 450	5 755	1 3238
38	1 236	12 194	14 108	14 126	3 230	19 138	23 114	28 138	6 99	10 443	5 753	1 3238
39	1 271	12 114	13 336	13 327	3 239	18 276	22 192	27 177	6 12	10 438	5 750	1 3238
40	1 304	12 27	13 196	13 164	3 246	18 47	21 270	26 216	5 316	10 428	5 748	1 3238
41	1 337	11 297	13 53	13 0	3 249	17 181	20 349	25 255	5 255	10 419	5 745	1 3238
42	2 1	11 196	12 272	12 203	3 248	16 316	20 67	24 294	5 190	10 409	5 741	1 3238
43	2 29	11 90	12 125	12 40	3 243	16 86	19 151	23 334	5 122	10 397	5 737	1 3238
44	2 53	10 345	11 341	11 246	3 232	15 220	18 236	23 11	5 52	10 384	5 733	1 3238
45	2 79	10 290	11 192	11 87	3 216	14 355	17 323	22 60	4 345	10 369	5 728	1 3238
46	2 88	10 112	11 41	10 296	3 195	14 127	17 48	21 110	4 270	10 352	5 722	1 3238
47	2 98	9 356	10 257	10 141	3 169	13 265	16 142	20 160	4 194	10 333	5 715	1 3238
48	2 103	9 233	10 108	9 351	3 139	13 40	15 238	19 212	4 117	10 310	5 708	1 3238
49	2 103	9 108	9 325	9 213	3 104	12 183	14 336	18 264	4 41	10 285	5 699	1 3238
50	2 100	8 348	9 180	9 54	3 67	11 328	14 77	17 318	3 329	10 256	5 690	1 3238
51	2 92	8 223	9 36	8 275	3 28	11 114	13 187	17 9	3 254	10 222	5 679	1 3238
52	2 82	8 97	8 261	8 133	2 351	10 268	12 299	16 77	3 180	10 184	5 667	1 3238
53	2 68	7 337	8 124	7 354	2 308	10 62	12 53	15 146	3 109	10 139	5 653	1 3238
54	2 52	7 214	7 353	7 219	2 264	9 227	11 179	14 216	3 40	10 88	5 637	1 3238
55	2 34	7 92	7 225	7 81	2 220	9 31	10 307	13 286	2 339	10 29	5 620	1 3238
56	2 14	6 337	7 97	6 311	2 175	8 208	10 79	12 356	.....	.....	.....	.....
57	1 356	6 220	6 337	6 183	2 131	8 25	9 222	12 76	.....	.....	.....	.....
58	1 333	6 106	6 218	6 52	2 88	7 216	9 0	11 163	.....	.....	.....	.....
59	1 308	5 359	6 99	5 292	2 45	7 47	8 159	10 249	.....	.....	.....	.....
60	1 282	5 254	5 346	5 172	2 3	6 251	7 316	9 333	.....	.....	.....	.....
61	1 256	5 151	5 235	5 46	1 327	6 97	7 120	9 68	.....	.....	.....	.....
62	1 229	5 51	5 125	4 292	1 257	5 315	6 292	8 176	.....	.....	.....	.....
63	1 202	4 321	5 12	4 175	1 248	5 177	6 110	7 279	.....	.....	.....	.....
64	1 175	4 230	4 277	4 47	1 211	5 43	5 297	7 17	.....	.....	.....	.....
65	1 148	4 142	4 178	3 294	1 175	4 285	5 131	6 151	.....	.....	.....	.....

Extended Insurance on \$1,000 Participating and Nonparticipating Policies.

Ordinary Life at end of								20-Premiums at end of					
1 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		8 Yrs.		10 Yrs.		15 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	172	8	183	14	278	19	73	3	163	23	79	33	11
1	188	8	204	14	348	19	33	3	181	22	20	32	28
1	205	8	247	15	84	18	332	3	199	21	348	32	8
1	223	9	61	15	64	18	289	3	217	21	277	31	14
1	249	9	134	15	82	18	184	3	236	21	191	30	26
1	268	9	206	15	83	18	88	3	258	21	104	30	1
1	288	9	279	15	77	17	353	3	276	21	0	29	12
1	305	9	356	15	60	17	250	3	293	20	247	28	22
1	329	10	47	16	32	17	138	3	309	20	102	27	83
1	349	10	95	14	340	17	17	3	325	19	352	27	6
2	9	10	123	14	272	16	250	3	341	19	205	26	16
2	32	10	161	14	201	16	109	3	352	19	53	26	26
2	61	10	163	14	123	15	338	4	1	18	260	24	86
2	70	10	154	14	39	15	187	4	5	18	98	24	9
2	90	10	137	13	310	15	25	4	10	17	290	23	14
2	109	10	110	13	202	14	240	4	15	17	112	22	28
2	127	10	78	13	85	14	98	4	17	16	297	22	
2	136	10	45	12	329	13	317	4	18	16	110	21	10
2	154	9	358	12	204	13	158	4	18	15	288	20	20
2	173	9	298	12	78	13	0	4	12	15	92	19	29
2	188	9	230	11	317	12	190	4	2	14	280	19	2
2	199	9	156	11	188	12	25	3	358	14	92	18	12
3	206	9	78	11	56	11	264	3	339	13	271	17	23
3	207	8	350	10	284	11	104	3	313	13	82	16	33
3	203	8	259	10	148	10	323	3	283	12	258	16	7
3	198	8	166	10	11	10	172	3	248	12	68	15	18
7	187	8	68	9	239	10	21	3	209	11	243	14	29
3	174	7	333	9	99	9	230	3	165	11	51	14	4
3	160	7	227	8	325	9	81	3	123	10	231	13	16
3	144	7	123	8	189	8	304	3	77	10	45	12	28
3	128	7	24	8	56	8	165	3	29	9	227	12	5
3	108	6	292	7	291	8	24	2	346	9	47	11	19
3	85	6	196	7	165	7	255	2	297	8	236	10	23
3	61	6	98	7	32	7	96	2	247	8	68	10	11
3	32	5	0	6	287	6	311	2	196	7	261	9	27
3	8	5	269	6	170	6	181	2	148	7	98	9	6
3	339	6	174	6	58	6	66	2	102	6	305	8	22
3	311	5	80	5	316	5	335	2	52	6	145	8	2
3	285	4	353	5	210	5	219	2	9	6	8	7	24
3	260	4	266	5	105	5	99	2	331	5	230	7	1

Extended Insurance on \$1,000 Participating Policies.

Extended Insurance.

**Extended Insurance on \$1,000 Participating
Policies.**

*Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of										20 Premiums Life at end of										20 Year Endowment at end of										
	2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.	
15	0	9	3	6	9	1	15	7	29	8	2	0	9	11	28	1	40	2	48	11	6	6	15	141	10	482	5	765	1	937	
16	0	9	3	6	9	5	15	10	29	9	2	1	10	0	28	0	39	6	47	9	6	4	15	138	10	481	5	765	1	936	
17	0	10	3	6	9	9	16	2	29	10	2	2	10	3	27	10	38	9	47	0	6	4	15	136	10	479	5	764	1	936	
18	0	10	3	11	10	0	16	5	29	9	2	2	10	4	27	5	38	2	48	1	6	3	15	135	10	479	5	764	1	936	
19	0	11	4	1	10	4	16	8	29	8	2	2	10	5	27	4	37	4	45	3	6	2	15	134	10	478	5	764	1	936	
20	0	11	4	3	10	7	16	11	29	7	2	3	10	7	27	2	36	8	44	4	6	2	15	132	10	478	5	764	1	936	
21	1	0	4	4	10	11	17	1	20	5	2	4	10	9	28	10	36	0	43	6	6	1	15	130	10	477	5	764	1	936	
22	1	0	4	6	11	2	17	2	20	2	2	4	10	10	28	6	35	3	42	7	5	1	15	127	10	475	5	763	1	936	
23	1	1	4	8	11	5	17	3	19	11	2	4	10	11	28	2	34	6	41	8	5	10	15	124	10	474	5	762	1	936	
24	1	1	4	9	11	8	17	3	19	8	2	5	11	0	25	9	33	9	40	9	5	9	15	121	10	472	5	762	1	936	
25	1	1	4	11	11	11	17	2	19	5	2	5	11	1	25	4	33	0	89	10	5	8	15	118	10	470	5	761	1	936	
26	1	2	5	1	12	1	17	1	19	1	2	5	11	2	24	11	32	2	89	0	5	7	15	115	10	469	5	760	1	936	
27	1	2	5	3	12	3	17	0	18	9	2	5	11	3	24	6	31	5	88	1	5	6	15	111	10	467	5	760	1	936	
28	1	3	5	4	12	5	16	10	18	5	2	6	11	3	24	0	30	8	87	2	5	5	15	107	10	464	5	759	1	936	
29	1	3	5	6	12	6	16	8	18	1	2	6	11	3	23	6	29	11	86	3	5	4	15	102	10	462	5	758	1	936	
30	1	4	5	8	12	7	16	6	17	8	2	7	11	3	23	0	29	1	85	4	5	3	15	97	10	459	5	757	1	936	
31	1	4	5	9	12	7	16	3	17	4	2	7	11	3	22	6	29	4	84	6	5	2	15	91	10	456	5	756	1	936	
32	1	5	5	11	12	7	16	0	16	11	2	7	11	3	21	11	27	7	83	7	5	1	15	84	10	452	5	754	1	936	
33	1	5	6	0	12	7	15	8	16	6	2	7	11	2	21	5	26	9	82	8	5	0	15	76	10	448	5	753	1	936	
34	1	6	6	1	12	6	15	5	16	1	2	7	11	1	20	10	26	0	81	9	4	10	15	68	10	444	5	751	1	936	
35	1	6	6	3	12	4	15	1	15	6	2	8	10	1	20	3	25	3	80	10	4	9	15	59	10	439	5	750	1	936	
36	1	6	6	4	12	3	14	9	15	2	2	8	10	10	19	8	24	5	79	11	4	8	15	49	10	434	5	748	1	936	
37	1	7	6	4	12	1	14	5	14	9	2	8	10	8	19	1	23	8	78	0	4	6	15	37	10	427	5	745	1	936	
38	1	7	6	5	11	11	14	0	14	4	2	8	10	5	18	6	22	11	78	2	4	5	15	23	10	420	5	743	1	936	
39	1	7	6	5	11	8	13	8	13	10	2	8	10	3	17	10	22	1	77	3	4	3	15	8	10	413	5	740	1	936	
40	1	8	6	5	11	5	13	3	13	5	2	7	10	0	17	3	21	3	76	4	4	2	14	7	10	404	5	737	1	936	
41	1	8	6	5	11	2	12	10	13	0	2	7	9	9	16	8	20	6	75	6	4	0	13	11	10	394	5	734	1	936	
42	1	9	6	5	10	11	12	6	12	6	2	7	9	6	16	0	19	9	74	7	3	11	13	3	10	383	5	730	1	936	
43	1	9	6	4	10	8	12	1	12	1	2	7	9	3	15	5	18	11	73	9	3	9	12	7	10	370	5	725	1	936	
44	1	9	6	3	10	3	11	8	11	8	2	6	8	1	14	10	18	2	72	10	3	7	11	11	10	355	5	720	1	936	
45	1	9	6	2	10	0	11	3	11	2	2	6	8	7	14	2	17	5	71	11	3	5	11	4	10	339	5	715	1	936	
46	1	9	6	0	9	9	10	10	10	9	2	5	8	4	13	7	16	8	70	1	3	3	10	8	10	321	5	709	1	936	
47	1	9	5	10	9	5	10	5	10	4	2	4	8	0	13	0	15	11	69	3	3	2	10	1	10	300	5	701	1	936	
48	1	8	5	8	9	1	10	0	9	11	2	3	7	8	12	5	15	3	68	4	3	0	9	6	10	276	5	693	1	936	
49	1	8	5	6	8	9	9	8	9	6	2	3	7	4	11	10	14	6	67	6	2	10	9	0	10	249	5	684	1	936	
50	1	8	5	5	8	5	9	3	9	1	2	2	7	0	11	3	13	10	66	8	2	8	8	5	10	217	5	674	1	936	
51	1	7	5	3	8	1	8	10	8	9	2	1	6	8	10	8	13	1	65	10	2	6	7	11	10	182	5	662	1	936	
52	1	7	5	0	7	9	8	6	8	4	1	11	6	4	10	1	12	5	64	0	2	4	7	5	10	141	5	649	1	936	
53	1	6	4	10	7	5	8	1	7	11	1	10	6	0	9	7	11	9	63	2	2	2	6	11	10	93	5	633	1	936	
54	1	5	4	8	7	1	7	9	7	7	1	9	5	8	9	0	11	1	62	5	2	1	6	6	10	39	5	618	1	936	
55	1	5	4	6	6	9	7	4	7	2	1	8	5	4	8	6	10	6	61	7	1	11	6	0	9	85	5	599	1	936	
56	1	4	4	3	6	5	7	0	6	10	1	7	5	1	8	0	9	10	60	10	1	10	5	7	9	8	05	5	577	1	936
57	1	3	4	1	6	2	6	8	6	6	1	6	4	9	7	6	9	3	59	0	1	8	5	3	8	8	55	5	553	1	936
58	1	3	3	11	5	10	6	4	6	1	1	5	4	6	7	1	8	8	58	3	1	7	4	10	7	10	5	525	1	936	
59	1	2	3	8	5	6	6	0	5	9	1	4	4	3	6	8	8	1	57	6	1	6	4	6	6	7	35	4	493	1	936
60	1	2	3	6	5	3	5	9	5	5	1	3	3	1	6	2	7	7	9	9	1	4	4	2	6	1	85	4	456	1	936

*Extended Insurance of 31 days (the grace period) is granted at end of first year

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of							
	1 Yr.		10Yrs		15Yrs		20Yrs		1 Yr.		10Yrs		15Yrs		19Yrs		1 Yr.		10 Yrs		15Yrs		19Yrs	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
21	.....		10	815	17	162	20	155	0	307	27	215	36	196	43	261	3	110	10	\$484	5	\$770	1	\$958
22	.....		11	60	17	193	20	82	0	319	27	92	35	289	42	298	3	102	10	483	5	770	1	958
23	.....		11	165	17	208	19	363	0	333	26	324	35	13	41	334	3	91	10	482	5	769	1	957
24	.....		11	264	17	206	19	269	0	348	26	180	34	101	41	1	3	83	10	481	5	769	1	957
25	.....		11	356	17	190	19	165	0	361	26	28	33	187	40	40	3	72	10	479	5	768	1	957
26	.....		12	73	17	160	19	54	1	10	25	231	32	270	39	77	3	63	10	478	5	768	1	957
27	.....		12	145	17	116	18	299	1	24	25	63	31	352	38	115	3	51	10	476	5	767	1	957
28	.....		12	204	17	60	18	173	1	38	24	251	31	69	37	150	3	40	10	474	5	767	1	957
29	0	3	12	249	16	357	18	40	1	53	24	69	30	150	36	185	3	28	10	472	5	766	1	957
30	0	21	12	281	16	279	17	267	1	66	23	244	29	228	35	219	3	15	10	470	5	765	1	957
31	0	40	12	298	16	191	17	124	1	81	23	50	28	306	34	253	3	2	10	467	5	764	1	957
32	0	59	12	302	16	96	16	342	1	95	22	215	28	17	33	287	2	352	10	464	5	763	1	957
33	0	78	12	292	15	857	16	191	1	108	22	11	27	95	32	320	2	338	10	460	5	762	1	956
34	0	98	12	270	15	245	16	37	1	121	21	166	26	172	31	353	2	323	10	457	5	760	1	956
35	0	119	12	236	15	127	15	245	1	134	20	319	25	248	31	24	2	307	10	452	5	759	1	956
36	0	139	12	190	15	5	15	85	1	145	20	104	24	324	30	63	2	290	10	447	5	757	1	956
37	0	160	12	135	14	241	14	289	1	157	19	250	24	35	29	100	2	273	10	442	5	755	1	956
38	0	179	12	70	14	108	14	126	1	167	19	29	23	114	28	138	2	254	10	435	5	753	1	955
39	0	200	11	363	13	336	13	327	1	177	18	171	22	192	27	178	2	235	10	428	5	750	1	955
40	0	220	11	281	13	196	13	165	1	185	17	311	21	270	26	216	2	215	10	420	5	748	1	955
41	0	239	11	192	13	53	13	0	1	193	17	86	20	849	25	255	2	194	10	411	5	745	1	954
42	0	259	11	98	12	272	12	203	1	200	16	225	20	67	24	295	2	178	10	401	5	741	1	954
43	0	278	10	363	12	125	12	40	1	205	15	364	19	151	23	334	2	150	10	389	5	737	1	953
44	0	295	10	257	11	341	11	246	1	208	15	137	18	236	23	11	2	125	10	376	5	733	1	953
45	0	313	10	147	11	192	11	87	1	209	14	276	17	323	22	60	2	100	10	360	5	728	1	952
46	0	327	10	34	11	41	10	294	1	207	14	51	17	48	21	110	2	72	10	343	5	722	1	951
47	0	339	9	282	10	257	10	141	1	202	13	193	16	142	20	160	2	43	10	324	5	715	1	950
48	0	349	9	164	10	108	9	351	1	194	12	336	15	238	19	212	2	13	10	301	5	708	1	950
49	0	356	9	44	9	324	9	203	1	185	12	118	14	337	18	264	1	346	10	275	5	700	1	948
50	0	361	8	287	9	160	9	54	1	172	11	267	14	77	17	318	1	313	10	246	5	690	1	947
51	1	0	8	165	9	86	8	275	1	159	11	55	13	187	17	9	1	281	10	212	5	679	1	946
52	1	0	8	43	8	261	8	133	1	143	10	212	12	299	16	77	1	248	10	173	5	667	1	945
53	0	364	7	286	8	124	7	354	1	126	10	8	12	53	15	146	1	216	10	128	5	653	1	943
54	0	361	7	166	7	353	7	219	1	109	9	176	11	179	14	216	1	185	10	76	5	637	1	941
55	0	356	7	46	7	225	7	81	1	91	8	348	10	307	13	286	1	155	10	16	5	620	1	939
56	0	350	6	294	7	97	6	311	1	72	8	163	10	79	12	355	1	125	9	180	5	600	1	937
57	0	343	6	180	6	337	6	183	1	54	7	347	9	222	12	76	1	97	8	307	5	577	1	934
58	0	334	6	67	6	218	6	52	1	34	7	176	9	0	11	164	1	70	8	83	5	551	1	932
59	0	325	5	323	6	99	5	292	1	15	7	8	8	159	10	249	1	44	7	237	5	520	1	928
60	0	315	5	220	5	346	5	172	0	361	6	216	7	316	9	333	1	19	7	37	5	483	1	925

Extended Insurance on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life Endowment at 85) at end of					20-Year Endowment at end of																				
	3	5	10	15	20	3	5	10	15	19	3	5	10	15	19																
	Yrs	Yrs	Yrs.	Yrs.	Yrs.	Yrs	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.																
Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months																
211	93	9	9	8	15	8	19	4	4	2	9	4	25	0	35	1	43	3	14	2	15	135	10	48	7	5	77	1	95	8	
221	103	11	9	11	15	11	19	2	4	3	9	6	24	9	34	5	42	5	13	11	15	132	10	48	5	5	77	0	1	95	8
231	114	1	10	3	16	0	19	0	4	4	9	7	24	7	33	8	41	6	13	8	15	129	10	48	4	5	77	0	1	95	8
242	04	2	10	6	16	1	18	10	4	5	9	9	24	3	33	0	40	8	13	5	15	126	10	48	2	5	76	9	1	95	7
252	04	4	10	9	16	2	18	7	4	5	9	10	24	0	32	3	39	9	13	2	15	123	10	48	1	5	76	8	1	95	7
262	14	6	11	0	16	2	18	4	4	6	9	11	23	8	31	7	38	10	12	11	15	119	10	47	9	5	76	8	1	95	7
272	24	8	11	3	16	1	18	1	4	7	10	0	23	3	30	10	38	0	12	8	15	115	10	47	6	5	76	7	1	95	7
282	34	9	11	5	16	0	17	10	4	8	10	1	22	11	30	1	37	1	12	4	15	111	10	47	4	5	76	6	1	95	7
292	44	11	11	7	16	11	17	6	4	8	10	2	22	6	29	4	36	3	12	1	15	106	10	47	2	5	76	5	1	95	7
302	55	1	11	8	15	9	17	2	4	9	10	2	22	0	28	7	35	4	11	9	15	101	10	46	9	5	76	4	1	95	7
312	65	3	11	9	15	7	16	10	4	9	10	3	21	7	27	10	34	6	11	5	15	95	10	46	8	5	76	3	1	95	7
322	75	4	11	10	15	4	16	5	4	10	10	3	21	1	27	1	33	7	11	1	15	88	10	46	2	5	76	2	1	95	6
332	85	6	11	10	15	1	16	1	4	10	10	3	20	7	26	4	32	8	10	10	15	80	10	45	8	5	76	0	1	95	6
342	95	7	11	10	14	10	15	8	4	11	10	2	20	1	25	7	31	10	10	6	15	72	10	45	4	5	75	9	1	95	6
352	105	9	11	9	14	7	15	3	4	11	10	2	19	7	24	10	30	11	10	2	15	62	10	44	9	5	75	7	1	95	6
362	105	10	11	8	14	4	14	10	4	11	10	1	19	1	24	1	30	9	10	15	51	10	44	3	5	75	5	1	95	5	
372	115	11	11	7	14	0	14	5	4	11	9	11	18	6	23	4	29	49	9	6	15	39	10	43	7	5	75	2	1	95	5
383	06	0	11	5	13	8	14	0	4	11	9	10	17	11	22	7	28	78	9	1	15	25	10	43	0	5	75	0	1	95	5
393	16	1	11	3	13	4	13	7	4	11	9	8	17	5	21	10	27	107	8	9	15	10	10	42	2	5	74	7	1	95	4
403	16	1	11	1	13	0	13	2	4	11	9	6	16	10	21	0	26	136	8	5	14	8	10	41	3	5	74	4	1	95	4
413	26	1	10	10	12	7	12	9	4	10	9	3	16	3	20	4	25	165	8	1	14	0	10	40	3	5	74	1	1	95	4
423	26	1	10	7	12	3	12	4	4	10	9	0	15	8	19	7	24	195	7	8	13	3	10	39	1	5	73	7	1	95	3
433	36	0	10	4	11	10	11	11	4	9	8	9	15	1	18	10	23	224	7	4	12	7	10	37	8	5	73	2	1	95	2
443	36	0	10	1	11	6	11	6	4	8	8	6	14	6	18	1	22	254	7	0	11	11	10	36	4	5	72	7	1	95	2
453	35	1	9	10	11	1	11	1	4	7	8	3	13	11	17	4	21	283	6	8	11	3	10	34	7	5	72	2	1	95	1
463	25	10	9	6	10	9	10	8	4	5	8	0	13	4	16	7	20	313	6	3	10	8	10	32	8	5	71	5	1	95	0
473	25	8	9	3	10	4	10	3	4	4	7	8	12	9	15	10	19	344	5	11	10	1	10	30	7	5	70	8	1	94	9
483	15	7	8	11	9	11	9	11	4	2	7	5	12	2	15	2	18	375	5	7	9	5	10	28	3	5	70	0	1	94	8
493	15	5	8	8	9	7	9	6	4	0	7	1	11	7	14	6	17	406	5	3	8	11	10	25	5	5	69	1	1	94	7
503	05	3	8	4	9	3	9	2	3	10	6	9	11	1	13	9	16	438	4	11	8	4	10	22	3	5	68	1	1	94	6
512	115	1	8	0	8	10	8	10	3	8	6	5	10	6	13	1	15	471	4	7	7	10	10	18	7	5	66	9	1	94	4
522	104	11	7	9	8	6	8	6	3	6	6	2	10	0	12	5	14	503	4	4	7	4	10	14	5	5	65	6	1	94	3
532	94	9	7	5	8	2	8	2	3	4	5	10	9	5	11	10	13	536	4	1	6	10	10	9	7	5	64	1	1	94	1
542	84	7	7	1	7	10	7	10	3	3	5	7	8	11	11	2	12	570	3	9	6	5	10	4	1	5	62	4	1	93	9
552	74	5	6	10	7	6	7	7	3	1	5	3	8	5	10	7	11	603	3	6	5	11	9	9	5	6	60	5	1	93	7
562	64	8	6	6	7	3	7	3	2	11	5	0	7	11	9	11	10	636	3	3	5	7	9	0	5	5	58	3	1	93	5
572	54	1	6	3	6	11	7	0	2	9	4	8	7	6	9	5	9	668	3	1	5	2	8	5	5	5	55	9	1	93	2
582	33	11	6	0	6	8	6	10	2	7	4	5	7	1	8	10	8	700	2	10	4	10	7	9	5	5	53	1	1	92	9
592	23	9	5	8	6	5	6	15	7	2	5	4	2	6	7	8	3	7	731	2	8	4	5	7	2	5	49	8	1	92	6
602	13	7	5	6	6	2	5	3	3	2	4	3	11	6	3	7	9	6	761	2	5	4	2	6	8	5	46	0	1	92	6

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further payment of Premiums, on Participating Ordinary Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	156	3	114	4	87	5	75	6	77	7	93	8	120	9	155	14	228	18	68
21	2	186	3	154	4	138	5	136	6	149	7	173	8	209	9	249	14	290	18	57
22	2	216	3	195	4	189	5	199	6	220	7	254	8	296	9	340	14	337	18	32
23	2	246	3	236	4	242	5	260	6	292	7	334	9	16	10	65	15	5	17	356
24	2	277	3	279	4	295	5	323	6	364	8	48	9	106	10	150	15	22	17	302
25	2	309	3	321	4	348	6	22	7	71	8	125	9	181	10	230	15	25	17	236
26	2	342	4	0	5	37	6	85	7	141	8	200	9	256	10	302	15	14	17	159
27	3	10	4	44	5	91	6	148	7	209	8	271	9	327	11	1	15	13	17	73
28	3	43	4	88	5	144	6	208	7	274	8	338	10	26	11	54	15	5	16	342
29	3	77	4	132	5	197	6	266	7	336	9	35	10	81	11	96	14	347	16	238
30	3	112	4	176	5	248	6	323	8	29	9	90	10	127	11	126	14	312	16	127
31	3	146	4	219	5	296	7	11	8	83	9	137	10	161	11	143	14	264	16	9
32	3	178	4	259	5	344	7	61	8	130	9	175	10	185	11	148	14	204	15	260
33	3	210	4	298	6	23	7	105	8	170	9	203	10	196	11	141	14	135	15	121
34	3	242	4	336	6	64	7	145	8	201	9	219	10	195	11	122	14	56	14	352
35	3	271	5	8	6	102	7	177	8	221	9	224	10	182	11	92	13	334	14	214
36	3	300	5	40	6	133	7	201	8	232	9	219	10	159	11	52	13	238	14	73
37	3	327	5	69	6	159	7	217	8	232	9	202	10	124	11	2	13	136	13	293
38	3	351	5	94	6	177	7	222	8	223	9	175	10	80	10	306	13	29	13	147
39	4	8	5	113	6	187	7	219	8	202	9	138	10	27	10	256	12	280	12	363
40	4	26	5	127	6	189	7	206	8	173	9	93	9	331	10	196	12	162	12	214
41	4	40	5	133	6	183	7	184	8	136	9	39	9	268	10	134	12	39	12	63
42	4	49	5	132	6	168	7	154	8	89	8	342	9	207	10	64	11	272	11	278
43	4	52	5	124	6	145	7	115	8	35	8	273	9	140	9	353	11	149	11	128
44	4	49	5	108	6	114	7	69	7	339	8	208	9	71	9	269	11	13	10	342
45	4	39	5	85	6	77	7	17	7	272	8	135	8	361	9	179	10	249	10	196
46	4	24	5	56	6	33	6	323	7	199	8	65	8	279	9	86	10	114	10	48
47	4	4	5	21	5	248	6	259	7	131	7	357	8	192	8	353	9	344	9	269
48	3	342	4	346	5	293	6	190	7	48	7	279	8	102	8	251	9	209	9	127
49	3	311	4	300	5	234	6	118	6	344	7	196	8	8	8	147	9	74	8	350
50	3	277	4	251	5	172	6	46	6	271	7	111	7	276	8	40	8	305	8	215
51	3	240	4	200	5	107	5	331	6	193	7	23	7	177	7	298	8	174	8	78
52	3	200	4	146	5	40	5	265	6	115	6	298	7	78	7	189	8	43	7	310
53	3	158	4	90	4	337	5	193	6	35	6	206	6	342	7	81	7	282	7	181
54	3	114	4	33	4	266	5	116	5	318	6	114	6	240	6	337	7	159	7	49
55	3	70	3	340	4	200	5	45	5	235	6	21	6	139	6	229	7	37	6	287
56	3	24	3	281	4	136	4	339	5	151	5	293	6	39	6	123	6	285	6	164
57	2	343	3	221	4	64	4	265	5	68	5	201	5	304	6	17	6	171	6	37
58	2	296	3	163	3	360	4	191	4	349	5	109	5	206	5	280	6	58	5	284
59	2	250	3	106	3	303	4	118	4	266	5	18	5	110	5	181	5	314	5	168
60	2	208	3	49	3	240	4	45	4	184	4	294	5	15	5	83	5	209	5	50
61	2	157	2	353	3	173	3	337	4	104	4	208	4	290	4	354	5	103	4	302
62	2	112	2	297	3	112	3	266	4	25	4	125	4	204	4	266	4	362	4	193
63	2	67	2	251	3	51	3	197	3	314	4	43	4	121	4	181	4	265	4	77
64	2	24	2	202	2	356	3	129	3	241	3	331	4	40	4	98	4	169	3	325

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Participating 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	5	320	8	81	10	284	13	169	16	98	19	44	21	324	24	321	34	289	40	335
21	5	347	8	116	10	325	13	209	16	131	19	55	21	320	24	266	34	50	40	40
22	6	9	8	151	10	364	13	245	16	155	19	53	21	301	24	197	33	173	39	110
23	6	36	8	184	11	35	13	276	16	171	19	40	21	271	24	115	32	292	38	178
24	6	63	8	216	11	67	13	302	16	178	19	14	21	225	24	21	32	43	37	244
25	6	87	8	246	11	95	13	320	16	176	18	340	21	166	23	278	31	156	36	308
26	6	111	8	273	11	118	13	332	16	162	18	288	21	93	23	160	30	266	36	6
27	6	133	8	297	11	137	13	336	16	137	18	238	21	8	23	32	30	7	35	72
28	6	154	8	317	11	150	13	331	16	101	18	174	20	275	22	259	29	113	34	136
29	6	172	8	333	11	157	13	317	16	52	18	108	20	166	22	111	28	216	33	198
30	6	189	8	346	11	158	13	293	15	358	18	31	20	47	21	322	27	316	32	260
31	6	202	8	355	11	151	13	257	15	287	17	307	19	284	21	158	27	50	31	320
32	6	213	8	358	11	135	13	212	15	206	17	207	19	146	20	354	26	148	31	14
33	6	220	8	355	11	111	13	156	15	120	17	97	19	1	20	176	25	245	30	78
34	6	224	8	346	11	79	13	90	15	18	16	344	18	212	19	360	24	340	29	141
35	6	224	8	332	11	36	13	15	14	290	16	216	18	52	19	172	24	70	28	202
36	6	219	8	309	10	349	12	295	14	182	16	80	17	251	18	346	23	165	27	263
37	6	210	8	278	10	287	12	202	14	74	15	303	17	79	18	150	22	259	26	323
38	6	196	8	239	10	216	12	101	13	322	15	153	16	268	17	316	21	353	26	19
39	6	176	8	198	10	138	11	358	12	197	15	6	16	88	17	113	21	84	25	86
40	6	150	8	138	10	52	11	242	13	67	14	204	15	269	16	273	20	180	24	152
41	6	117	8	77	9	324	11	129	12	296	14	41	15	82	16	67	19	276	23	217
42	6	78	8	8	9	224	10	362	12	154	13	239	14	258	15	224	19	7	22	282
43	6	32	7	297	9	118	10	247	12	10	13	69	14	67	15	15	18	108	21	347
44	5	345	7	216	9	9	10	117	11	224	12	261	13	239	14	169	17	209	21	53
45	5	286	7	129	8	259	9	357	11	72	12	86	13	45	13	325	16	310	20	128
46	5	225	7	36	8	142	9	226	10	282	11	275	12	216	13	115	16	51	19	201
47	5	158	6	310	8	24	9	94	10	126	11	99	12	23	12	271	15	160	18	275
48	5	87	6	212	7	266	8	324	9	335	10	287	11	194	12	64	14	270	17	349
49	5	15	6	113	7	153	8	188	9	177	10	112	11	3	11	223	14	18	17	67
50	4	305	6	14	7	24	8	52	9	21	9	302	10	178	11	20	13	159	16	153
51	4	228	5	278	6	282	7	282	8	230	9	130	9	356	10	186	12	262	15	239
52	4	152	5	178	6	165	7	147	8	77	8	325	9	172	9	355	12	23	14	325
53	4	76	5	79	6	50	7	15	7	290	8	159	8	357	9	164	11	158	14	53
54	4	0	4	347	5	307	6	248	7	142	7	360	8	181	8	341	10	295	13	153
55	3	290	4	251	5	196	6	120	6	362	7	201	8	9	8	160	10	74	12	251
56	3	216	4	160	5	89	5	360	6	221	7	46	7	208	7	348	9	225	11	347
57	3	144	4	72	4	350	5	237	6	83	6	260	7	46	7	179	9	11	11	92
58	3	74	3	343	4	248	5	119	5	315	6	115	6	256	7	14	8	176	10	202
59	3	6	3	264	4	149	5	4	5	187	5	339	6	107	6	224	7	338	9	308
60	2	305	3	188	4	53	4	258	5	63	5	206	5	329	6	73	7	149	9	52
61	2	241	3	106	3	326	4	151	4	309	5	78	5	194	5	294	6	324	8	182
62	2	180	3	23	3	237	4	49	4	197	4	321	5	64	5	159	6	147	7	300
63	2	122	2	324	3	152	3	317	4	90	4	207	4	307	5	29	5	335	7	62
64	2	69	2	262	3	72	3	225	3	353	4	99	4	193	4	273	5	174	6	208
65	2	14	2	198	2	360	3	140	3	260	3	361	4	85	4	158	5	9		

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Participating 20-Year Endowment Policies, with amount returned at end of Period, if the Insured is living, provided Premiums have been fully Paid in Cash for

Extended Insurance (Participating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Pure End.	Years. Pure End.	Years. Pure End.	Years. Pure End.
2	338	11 124	17 115	20 218	7 39	28 228	37 104	44 226	17 83	10 492	5 771	1 957
3	8	11 232	17 163	20 157	7 72	28 102	36 198	43 263	17 1	10 491	5 770	1 957
3	45	11 335	17 194	20 84	7 104	27 332	35 290	42 299	16 302	10 490	5 770	1 957
3	82	12 70	17 209	20 0	7 135	27 186	35 14	41 334	16 209	10 489	5 769	1 957
3	120	12 161	17 208	19 270	7 166	27 31	34 102	41 8	16 112	10 488	5 769	1 957
3	159	12 245	17 191	19 166	7 194	26 233	33 188	40 42	16 11	10 487	5 768	1 957
3	198	12 317	17 161	19 55	7 221	26 62	32 272	39 79	15 272	10 485	5 768	1 957
3	238	13 13	17 117	18 900	7 247	25 248	31 353	38 115	15 164	10 483	5 767	1 957
3	278	13 61	17 61	18 173	7 269	25 64	31 70	37 151	15 53	10 482	5 767	1 957
3	317	13 95	16 359	18 41	7 289	24 237	30 151	36 186	14 302	10 480	5 766	1 956
3	358	13 115	16 281	17 268	7 307	24 41	29 229	35 220	14 184	10 477	5 765	1 956
4	38	13 122	16 193	17 125	7 320	23 203	28 307	34 254	14 62	10 475	5 764	1 956
4	72	13 115	16 96	16 343	7 330	22 362	28 18	33 288	13 301	10 471	5 763	1 956
4	110	13 95	15 358	16 192	7 336	22 150	27 96	32 321	13 171	10 468	5 762	1 956
4	147	13 64	15 246	16 38	7 338	21 300	26 173	31 354	13 38	10 464	5 760	1 956
4	183	13 21	15 128	15 245	7 334	21 81	25 249	31 25	12 267	10 460	5 759	1 956
4	216	12 332	15 6	15 86	7 325	20 225	24 325	30 63	12 126	10 455	5 757	1 956
4	247	12 268	14 242	14 290	7 309	20 1	24 36	29 102	11 350	10 450	5 755	1 955
4	274	12 196	14 109	14 127	7 288	19 139	23 115	28 140	11 204	10 443	5 753	1 955
4	298	12 115	13 338	13 328	7 259	18 277	22 193	27 178	11 57	10 436	5 750	1 955
4	318	12 28	13 197	13 166	7 223	18 48	21 272	26 217	10 274	10 428	5 748	1 955
4	332	11 298	13 54	13 1	7 180	17 183	20 350	25 256	10 124	10 419	5 745	1 954
4	340	11 197	12 273	12 204	7 129	16 317	20 68	24 295	9 339	10 409	5 741	1 954
4	341	11 91	12 126	12 41	7 72	16 87	19 152	23 335	9 187	10 397	5 737	1 953
4	335	10 346	11 842	11 247	7 9	15 221	18 237	23 12	9 36	10 384	5 733	1 953
4	322	10 231	11 198	11 88	6 804	14 356	17 323	22 61	8 250	10 369	5 728	1 952
4	302	10 113	11 42	10 296	6 239	14 128	17 49	21 111	8 100	10 352	5 722	1 951
4	276	9 357	10 253	10 142	6 149	13 266	16 143	20 161	7 816	10 333	5 715	1 950
4	244	9 234	10 109	9 352	6 67	13 41	15 239	19 213	7 169	10 310	5 708	1 950
4	207	9 109	9 326	9 204	5 346	12 184	14 337	18 265	7 26	10 285	5 699	1 948
4	187	8 349	9 181	9 55	5 258	11 329	14 78	17 319	6 249	10 256	5 690	1 947
4	123	8 224	9 37	8 276	5 169	11 115	13 188	17 10	6 113	10 232	5 679	1 946
4	76	8 98	8 262	8 134	5 80	10 269	12 300	16 78	5 346	10 184	5 667	1 945
4	27	7 338	8 125	7 353	4 357	10 63	12 54	15 147	5 218	10 139	5 653	1 943
3	341	7 215	7 354	7 220	4 268	9 228	11 180	14 217	5 95	10 88	5 637	1 941
3	288	7 93	7 226	7 82	4 180	9 32	10 308	13 287	4 343	10 29	5 620	1 939
3	234	6 338	7 98	6 312	4 94	8 209	10 80	12 356	4 230	9 228	5 600	1 937
3	180	6 221	6 338	6 185	4 11	8 26	9 223	12 77	4 123	8 351	5 577	1 934
3	126	6 107	6 219	6 53	3 294	7 217	9 1	11 165	4 21	8 126	5 551	1 932
3	72	5 360	6 100	5 293	3 214	7 47	8 160	10 250	3 289	7 277	5 520	1 928
3	18	5 255	5 347	5 173	3 137	6 252	7 317	9 334	3 197	7 75	5 485	1 925
2	329	5 152	5 236	5 47	.....	.....	.....	.....	.....	.....	.....	.....
2	275	5 52	5 126	4 293	.....	.....	.....	.....	.....	.....	.....	.....
2	223	4 322	5 13	4 176	.....	.....	.....	.....	.....	.....	.....	.....
2	171	4 231	4 278	4 48	.....	.....	.....	.....	.....	.....	.....	.....
2	121	4 143	4 179	3 295	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on \$1,000 Participating Policies.

Extended Insurance on \$1,000 Nonparticipating Policies.

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years		Years		Years		Years		Years		Years		Years		Years		Years		Years		Years		Years	
	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Pure End.	Pure End.	Pure End.	Pure End.	Pure End.	Pure End.	Pure End.	Pure End.
16	.....	.....	.....	.....	.....	.....	.....	.....	2 295	28 284	40 66	48 66	9 30	10 488	5 772	1 958	9 30	10 488	5 772	1 958	9 30	10 488	5 772	1 958
17	.....	.....	.....	.....	.....	.....	.....	.....	2 320	28 223	39 171	47 108	9 4	10 488	5 771	1 958	9 4	10 488	5 771	1 958	9 4	10 488	5 771	1 958
18	.....	.....	.....	.....	.....	.....	.....	.....	2 344	28 149	38 273	46 149	8 346	10 487	5 771	1 958	8 346	10 487	5 771	1 958	8 346	10 487	5 771	1 958
19	.....	.....	.....	.....	.....	.....	.....	.....	3 2	28 63	38 6	45 188	8 318	10 486	5 771	1 958	8 318	10 486	5 771	1 958	8 318	10 486	5 771	1 958
20	.....	.....	.....	.....	.....	.....	.....	.....	3 27	27 326	37 103	44 224	8 290	10 485	5 771	1 958	8 290	10 485	5 771	1 958	8 290	10 485	5 771	1 958
21	0 233	10 315	17 162	20 155	.....	.....	.....	.....	3 52	27 215	36 196	43 261	8 262	10 484	5 770	1 958	8 262	10 484	5 770	1 958	8 262	10 484	5 770	1 958
22	0 260	11 60	17 193	20 82	.....	.....	.....	.....	3 76	27 92	35 289	42 298	8 232	10 483	5 770	1 958	8 232	10 483	5 770	1 958	8 232	10 483	5 770	1 958
23	0 287	11 165	17 208	19 363	.....	.....	.....	.....	3 102	26 324	35 13	41 334	8 201	10 482	5 769	1 957	8 201	10 482	5 769	1 957	8 201	10 482	5 769	1 957
24	0 314	11 264	17 206	19 269	.....	.....	.....	.....	3 126	26 180	34 101	41 1	8 168	10 481	5 769	1 957	8 168	10 481	5 769	1 957	8 168	10 481	5 769	1 957
25	0 342	11 356	17 190	19 165	.....	.....	.....	.....	3 152	26 28	33 187	40 40	8 133	10 479	5 768	1 957	8 133	10 479	5 768	1 957	8 133	10 479	5 768	1 957
26	1 7	12 73	17 160	19 54	.....	.....	.....	.....	3 176	25 231	32 270	39 77	8 96	10 478	5 768	1 957	8 96	10 478	5 768	1 957	8 96	10 478	5 768	1 957
27	1 36	12 145	17 116	18 299	.....	.....	.....	.....	3 200	25 63	31 352	38 115	8 58	10 476	5 767	1 957	8 58	10 476	5 767	1 957	8 58	10 476	5 767	1 957
28	1 68	12 204	17 60	18 173	.....	.....	.....	.....	3 224	24 251	31 69	37 150	8 19	10 474	5 767	1 957	8 19	10 474	5 767	1 957	8 19	10 474	5 767	1 957
29	1 100	12 249	16 357	18 40	.....	.....	.....	.....	3 246	24 69	30 150	36 185	7 341	10 472	5 766	1 957	7 341	10 472	5 766	1 957	7 341	10 472	5 766	1 957
30	1 132	12 281	16 279	17 267	.....	.....	.....	.....	3 270	23 244	29 228	35 219	7 297	10 470	5 765	1 957	7 297	10 470	5 765	1 957	7 297	10 470	5 765	1 957
31	1 165	12 298	16 191	17 124	.....	.....	.....	.....	3 290	23 50	28 306	34 253	7 251	10 467	5 764	1 957	7 251	10 467	5 764	1 957	7 251	10 467	5 764	1 957
32	1 198	12 302	16 96	16 342	.....	.....	.....	.....	3 310	22 215	28 17	33 287	7 203	10 464	5 763	1 957	7 203	10 464	5 763	1 957	7 203	10 464	5 763	1 957
33	1 230	12 292	15 357	16 191	.....	.....	.....	.....	3 328	22 11	27 95	32 320	7 153	10 460	5 762	1 956	7 153	10 460	5 762	1 956	7 153	10 460	5 762	1 956
34	1 264	12 270	15 245	16 37	.....	.....	.....	.....	3 345	21 166	26 172	31 353	7 101	10 457	5 760	1 956	7 101	10 457	5 760	1 956	7 101	10 457	5 760	1 956
35	1 297	12 236	15 127	15 245	.....	.....	.....	.....	3 360	20 319	25 248	31 24	7 46	10 452	5 759	1 956	7 46	10 452	5 759	1 956	7 46	10 452	5 759	1 956
36	1 329	12 190	15 5	15 85	.....	.....	.....	.....	4 8	20 104	24 324	30 63	6 355	10 447	5 757	1 956	6 355	10 447	5 757	1 956	6 355	10 447	5 757	1 956
37	1 361	12 135	14 241	14 289	.....	.....	.....	.....	4 18	19 250	24 35	29 100	6 296	10 442	5 755	1 956	6 296	10 442	5 755	1 956	6 296	10 442	5 755	1 956
38	2 28	12 70	14 108	14 126	.....	.....	.....	.....	4 26	19 29	23 114	28 138	6 234	10 435	5 753	1 955	6 234	10 435	5 753	1 955	6 234	10 435	5 753	1 955
39	2 59	11 363	13 336	13 327	.....	.....	.....	.....	4 31	18 171	22 192	27 178	6 171	10 428	5 750	1 955	6 171	10 428	5 750	1 955	6 171	10 428	5 750	1 955
40	2 89	11 281	13 196	13 165	.....	.....	.....	.....	4 33	17 311	21 270	26 216	6 105	10 420	5 748	1 955	6 105	10 420	5 748	1 955	6 105	10 420	5 748	1 955
41	2 117	11 192	13 53	13 0	.....	.....	.....	.....	4 30	17 86	20 349	25 255	6 37	10 411	5 745	1 954	6 37	10 411	5 745	1 954	6 37	10 411	5 745	1 954
42	2 142	11 98	12 272	12 203	.....	.....	.....	.....	4 24	16 225	20 67	24 295	5 330	10 401	5 741	1 954	5 330	10 401	5 741	1 954	5 330	10 401	5 741	1 954
43	2 165	10 363	12 125	12 40	.....	.....	.....	.....	4 14	15 364	19 151	23 334	5 256	10 389	5 737	1 953	5 256	10 389	5 737	1 953	5 256	10 389	5 737	1 953
44	2 183	10 257	11 341	11 246	.....	.....	.....	.....	3 362	15 137	18 236	23 11	5 180	10 376	5 733	1 953	5 180	10 376	5 733	1 953	5 180	10 376	5 733	1 953
45	2 197	10 147	11 192	11 87	.....	.....	.....	.....	3 340	14 276	17 323	22 60	5 101	10 360	5 728	1 952	5 101	10 360	5 728	1 952	5 101	10 360	5 728	1 952
46	2 207	10 34	11 41	10 294	.....	.....	.....	.....	3 313	14 51	17 48	21 110	5 20	10 343	5 722	1 951	5 20	10 343	5 722	1 951	5 20	10 343	5 722	1 951
47	2 210	9 282	10 257	10 141	.....	.....	.....	.....	3 280	13 193	16 142	20 160	4 304	10 324	5 715	1 950	4 304	10 324	5 715	1 950	4 304	10 324	5 715	1 950
48	2 209	9 164	10 108	9 351	.....	.....	.....	.....	3 243	12 336	15 238	19 212	4 220	10 301	5 708	1 950	4 220	10 301	5 708	1 950	4 220	10 301	5 708	1 950
49	2 204	9 44	9 324	9 203	.....	.....	.....	.....	3 203	12 118	14 337	18 264	4 138	10 275	5 700	1 948	4 138	10 275	5 700	1 948	4 138	10 275	5 700	1 948
50	2 194	8 287	9 180	9 54	.....	.....	.....	.....	3 160	11 267	14 77	17 318	4 56	10 246	5 690	1 947	4 56	10 246	5 690	1 947	4 56	10 246	5 690	1 947
51	2 181	8 165	9 36	8 275	.....	.....	.....	.....	3 115	11 55	13 187	17 9	3 341	10 212	5 679	1 946	3 341	10 212	5 679	1 946	3 341	10 212	5 679	1 946
52	2 165	8 43	8 261	8 133	.....	.....	.....	.....	3 68	10 212	12 299	16 77	3 262	10 173	5 667	1 945	3 262	10 173	5 667	1 945	3 262	10 173	5 667	1 945
53	2 146	7 286	8 124	7 354	.....	.....	.....	.....	3 21	10 8	12 53	15 146	3 185	10 128	5 653	1 943	3 185	10 128	5 653	1 943	3 185	10 128	5 653	1 943
54	2 125	7 166	7 353	7 219	.....	.....	.....	.....	2 336	9 176	11 179	14 216	3 111	10 76	5 637	1 941	3 111	10 76	5 637	1 941	3 111	10 76	5 637	1 941
55	2 101	7 46	7 225	7 81	.....	.....	.....	.....	2 287	8 348	10 307	13 286	3 40	10 16	5 620	1 939	3 40	10 16	5 620	1 939	3 40	10 16	5 620	1 939
56	2 76	6 294	7 97	6 311	.....	.....	.....	.....	2 238	8 163	10 79	12 355	2 337	9 180	5 600	1 937	2 337	9 180	5 600	1 937	2 337	9 180	5 600	1 937
57	2 50	6 180	6 337	6 183	.....	.....	.....	.....	2 189	7 347	9 222	12 76	2 271	8 307	5 577	1 934	2 271	8 307	5 577	1 934	2 271	8 307	5 577	1 934
58	2 22	6 67	6 218	6 52	.....	.....	.....	.....	2 142	7 176	9 0	11 164	2 208	8 83	5 551	1 932	2 208	8 83	5 551	1 932	2 208	8 83	5 551	1 932
59	1 359	5 323	6 99	5 292	.....	.....	.....	.....	2 95	7 8	8 159	10 249	2 148	7 237	5 520	1 928	2 148	7 237	5 520	1 928	2 148	7 237	5 520	1 928
60	1 329	5 220	5 346	5 172	.....	.....	.....	.....	2 49	6 216	7 316	9 333	2 92	7 37	5 485	1 925	2 92	7 37	5 485	1 925	2 92	7 37	5 485	1 925

Extended Insurance on \$1,000 Participating Policies.

[illegible]

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of							
	2 Yrs.		10Yrs		15Yrs		20Yrs		2 Yrs.		10Yrs		15Yrs		19Yrs		2 Yrs.		10 Yrs		15Yrs		19Yrs	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
21	0	260	8	194	13	339	17	152	1	280	22	89	32	64	88	354	4	42	10	\$146	5	\$739	1	\$947
22	0	270	8	285	14	22	17	101	1	290	22	19	31	220	38	75	4	30	10	445	5	738	1	947
23	0	280	9	11	14	71	17	50	1	800	21	823	31	5	87	158	4	17	10	444	5	738	1	947
24	0	290	9	102	14	120	16	363	1	810	21	261	30	150	86	239	4	4	10	442	5	737	1	947
25	0	300	9	193	14	168	16	312	1	320	21	199	29	291	35	315	3	356	10	441	5	737	1	947
26	0	310	9	259	14	149	16	214	1	329	21	84	29	62	35	29	3	341	10	439	5	736	1	947
27	0	321	9	324	14	131	16	117	1	338	20	334	28	194	34	107	3	325	10	437	5	735	1	947
28	0	332	10	25	14	113	16	19	1	347	20	219	27	322	33	184	3	309	10	435	5	735	1	947
29	0	342	10	90	14	95	15	237	1	356	20	104	29	82	82	257	3	293	10	433	5	734	1	947
30	0	353	10	156	14	77	15	189	2	0	19	353	26	203	31	329	3	277	10	430	5	733	1	946
31	0	364	10	166	14	2	15	88	2	6	19	195	25	321	31	36	3	257	10	427	5	732	1	946
32	1	10	10	176	13	291	14	346	2	12	19	37	25	73	30	110	3	237	10	424	5	730	1	946
33	1	20	10	187	13	216	14	232	2	17	18	243	24	187	29	183	3	216	10	420	5	729	1	946
34	1	32	10	197	13	140	14	112	2	22	18	84	23	299	28	254	3	195	10	416	5	728	1	946
35	1	42	10	207	13	65	13	351	2	28	17	290	23	45	27	322	3	174	10	411	5	726	1	945
36	1	52	10	162	12	320	13	222	2	28	17	106	22	155	27	28	3	148	10	406	5	724	1	945
37	1	61	10	117	12	211	13	88	2	28	16	287	21	263	26	102	3	122	10	400	5	722	1	945
38	1	70	10	73	12	101	12	317	2	28	16	103	21	6	25	175	3	96	10	393	5	719	1	945
39	1	80	10	28	11	357	12	178	2	28	15	283	20	115	24	246	3	70	10	385	5	717	1	944
40	1	88	9	348	11	248	12	36	2	28	15	98	19	224	23	316	3	43	10	376	5	714	1	944
41	1	92	9	265	11	138	11	258	2	13	14	276	18	331	23	23	3	10	10	366	5	710	1	943
42	1	95	9	182	11	24	11	115	2	8	14	91	18	76	22	101	2	842	10	355	5	706	1	943
43	1	98	9	99	10	271	10	335	1	362	13	270	17	187	21	178	2	809	10	342	5	702	1	943
44	1	102	9	16	10	150	10	193	1	352	13	82	16	297	20	254	2	276	10	327	5	697	1	942
45	1	104	8	298	10	27	10	50	1	341	12	257	16	45	19	329	2	243	10	310	5	691	1	941
46	1	98	8	196	9	266	9	274	1	322	12	68	15	162	19	45	2	203	10	291	5	684	1	941
47	1	92	8	94	9	140	9	135	1	300	11	243	14	279	18	131	2	163	10	270	5	677	1	940
48	1	86	7	356	9	12	8	361	1	279	11	54	14	34	17	216	2	122	10	245	5	668	1	940
49	1	79	7	254	8	250	8	228	1	258	10	231	18	160	16	300	2	81	10	217	5	660	1	939
50	1	72	7	152	8	124	8	95	1	236	10	45	12	237	16	22	2	40	10	184	5	649	1	938
51	1	60	7	47	7	363	7	328	1	210	9	227	12	54	15	120	2	1	10	147	5	637	1	938
52	1	48	6	307	7	241	7	203	1	186	9	47	11	193	14	217	1	327	10	104	5	623	1	938
53	1	36	6	202	7	121	7	76	1	160	8	235	10	332	18	312	1	288	10	54	5	607	1	938
54	1	23	6	97	7	2	6	316	1	136	8	63	10	117	18	49	1	248	10	18	5	590	1	938
55	1	10	6	0	6	254	6	196	1	110	7	260	9	270	12	153	1	208	9	103	5	570	1	937
56	0	361	5	269	6	144	6	74	1	86	7	93	9	62	11	265	1	176	8	256	5	547	1	937
57	0	346	5	174	6	83	5	319	1	62	6	305	8	227	11	3	1	144	8	43	5	532	1	937
58	0	332	5	80	5	294	5	207	1	39	6	154	8	29	10	125	1	112	7	197	5	493	1	918
59	0	316	4	353	5	193	5	93	1	16	6	7	7	207	9	242	1	79	6	350	5	459	1	918
60	0	302	4	266	5	92	4	344	0	357	5	235	7	13	8	353	1	46	6	139	5	419	1	911

Extended Insurance

[illegible]

Extended Insurance on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Pure End.	Years. Pure End.	Years. Pure End.
21	1 156	8 304	14 329	18 260	3 116	23 88	33 316	41 70	13 253	10 479	5 762	1 948
22	1 176	9 47	15 43	18 225	3 135	23 47	33 87	40 136	13 171	10 478	5 762	1 948
23	1 195	9 156	15 104	18 177	3 154	22 356	32 212	39 197	13 86	10 476	5 761	1 948
24	1 214	9 260	15 153	18 116	3 172	22 284	31 331	38 255	12 363	10 475	5 761	1 948
25	1 234	9 361	15 176	18 43	3 190	22 207	31 82	37 813	12 273	10 473	5 760	1 948
26	1 255	10 91	15 188	17 325	3 209	22 115	30 195	37 6	12 180	10 471	5 759	1 948
27	1 276	10 179	15 184	17 232	3 225	22 11	29 306	36 63	12 84	10 469	5 758	1 948
28	1 298	10 258	15 164	17 129	3 243	21 259	29 50	35 120	11 349	10 467	5 757	1 948
29	1 320	10 324	15 132	17 19	3 259	21 129	28 158	34 177	11 249	10 464	5 757	1 948
30	1 341	11 14	15 86	16 267	3 274	20 352	27 263	33 234	11 145	10 461	5 755	1 947
31	1 363	11 56	15 29	16 143	3 292	20 203	27 1	32 290	11 37	10 458	5 754	1 947
32	2 21	11 84	14 327	16 14	3 300	20 47	26 102	31 345	10 293	10 455	5 753	1 947
33	2 43	11 99	14 247	15 244	3 311	19 250	25 201	31 35	10 182	10 451	5 751	1 947
34	2 65	11 101	14 160	15 105	3 322	19 62	24 298	30 89	10 67	10 446	5 750	1 947
35	2 85	11 89	14 65	14 327	3 329	18 273	24 29	29 142	9 315	10 441	5 748	1 946
36	2 115	11 66	13 328	14 180	3 333	18 94	23 125	28 196	9 195	10 435	5 746	1 946
37	2 144	11 32	13 219	14 31	3 337	17 275	22 220	27 250	9 74	10 429	5 744	1 946
38	2 171	10 353	13 104	13 244	3 337	17 86	21 316	26 305	8 316	10 422	5 741	1 945
39	2 198	10 297	12 349	13 91	3 336	16 258	21 48	25 361	8 191	10 414	5 738	1 945
40	2 223	10 234	12 225	12 302	3 327	16 61	20 146	25 53	8 65	10 405	5 735	1 944
41	2 244	10 163	12 97	12 148	3 320	15 227	19 245	24 111	7 302	10 394	5 731	1 944
42	2 263	10 84	11 330	11 356	3 309	15 26	18 344	23 169	7 173	10 383	5 727	1 943
43	2 278	9 364	11 195	11 203	3 298	14 188	18 78	22 228	7 44	10 369	5 723	1 943
44	2 288	9 272	11 58	11 49	3 283	13 350	17 138	21 289	6 280	10 355	5 718	1 942
45	2 293	9 176	10 287	10 262	3 265	13 148	16 279	20 351	6 151	10 338	5 712	1 941
46	2 293	9 75	10 146	10 112	3 241	12 310	16 18	20 50	6 24	10 319	5 705	1 941
47	2 287	8 337	10 5	9 327	3 211	12 108	15 126	19 117	5 262	10 297	5 698	1 940
48	2 276	8 230	9 231	9 183	3 175	11 273	14 238	18 187	5 139	10 272	5 689	1 939
49	2 264	8 121	9 92	9 37	3 135	11 73	13 354	17 259	5 19	10 244	5 680	1 937
50	2 247	8 11	8 320	8 262	3 93	10 239	13 108	16 333	4 267	10 211	5 669	1 936
51	2 227	7 265	8 186	8 124	3 48	10 43	12 231	16 44	4 155	10 174	5 657	1 935
52	2 204	7 153	8 53	7 358	3 0	9 216	11 359	15 123	4 48	10 131	5 644	1 933
53	2 179	7 42	7 289	7 219	2 318	9 29	11 127	14 205	3 311	10 82	5 628	1 931
54	2 152	6 296	7 161	7 86	2 271	8 213	10 265	13 291	3 211	10 25	5 611	1 929
55	2 124	6 187	7 39	6 320	2 226	8 39	10 44	13 17	3 121	9 209	5 591	1 927
56	2 95	6 79	6 285	6 195	2 181	7 235	9 193	12 111	.....	.....	.....	.....
57	2 64	5 337	6 170	6 68	2 136	7 71	8 343	11 208	.....	.....	.....	.....
58	2 33	5 234	6 56	5 310	2 90	6 278	8 144	10 309	.....	.....	.....	.....
59	2 1	5 134	5 310	5 194	2 45	6 125	7 312	10 49	.....	.....	.....	.....
60	1 333	5 36	5 204	5 25	1 364	5 341	7 122	9 157	.....	.....	.....	.....

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3Yrs	10Yrs	15Yrs	20 Yrs	3Yrs	10Yrs	15Yrs	19 Yrs	3 Yrs	10Yrs	15Yrs	19Yrs
	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Days	Years. Pure End't	Years. Pure End't	Years. Pure End't
2	270	10 267	16 332	20 300	6 339	29 80	38 273	46 149	17 37	10 3494	5 3771	1 3258
2	303	11 13	17 50	20 265	7 6	28 342	38 7	45 188	17 5	10 493	5 771	1 857
3	338	11 124	17 115	20 217	7 39	28 226	37 103	44 224	17 3	10 493	5 771	1 957
3	38	11 232	17 163	20 157	7 72	28 102	36 198	43 263	17 1	10 491	5 770	1 957
3	45	11 335	17 194	20 84	7 104	27 332	35 290	42 299	16 302	10 490	5 770	1 957
3	82	12 70	17 209	20 0	7 135	27 186	35 14	41 334	16 209	10 489	5 769	1 957
3	120	12 161	17 208	19 270	7 166	27 31	34 102	41 3	16 112	10 488	5 769	1 957
3	159	12 245	17 191	19 166	7 194	26 233	33 188	40 42	16 11	10 487	5 768	1 957
3	198	12 317	17 161	19 55	7 221	26 62	32 272	39 79	15 272	10 485	5 768	1 957
3	238	13 13	17 117	18 300	7 247	25 248	31 353	38 115	15 164	10 483	5 767	1 957
3	278	13 61	17 61	18 173	7 269	25 64	31 70	37 151	15 53	10 482	5 767	1 957
3	317	13 95	16 359	18 41	7 289	24 287	30 151	36 186	14 802	10 480	5 766	1 956
3	358	13 115	16 281	17 288	7 307	24 41	29 229	35 220	14 84	10 477	5 765	1 956
4	33	13 122	16 193	17 125	7 320	23 203	28 307	34 254	14 162	10 475	5 764	1 956
4	72	13 115	16 96	16 343	7 330	22 362	28 18	33 288	13 301	10 471	5 763	1 956
4	110	13 95	15 358	16 192	7 336	22 150	27 96	32 321	13 171	10 468	5 762	1 956
4	147	13 64	15 246	16 38	7 338	21 300	26 173	31 354	13 38	10 464	5 760	1 956
4	183	13 21	15 128	15 245	7 334	21 81	25 249	31 25	12 267	10 460	5 759	1 956
4	216	12 332	15 6	15 86	7 325	20 225	24 325	30 63	12 126	10 455	5 757	1 956
4	247	12 268	14 242	14 290	7 309	20 1	24 36	29 102	11 350	10 450	5 755	1 955
4	274	12 196	14 109	14 127	7 288	19 189	23 115	28 140	11 204	10 444	5 753	1 955
4	298	12 115	13 338	13 328	7 259	18 277	22 193	27 178	11 57	10 436	5 750	1 955
4	318	12 28	13 197	13 166	7 223	18 48	21 272	26 217	10 274	10 428	5 748	1 955
4	332	11 298	13 54	13 1	7 180	17 183	20 360	25 256	10 124	10 419	5 745	1 954
4	340	11 197	12 273	12 204	7 129	16 317	20 68	24 296	9 339	10 409	5 741	1 954
4	341	11 91	12 126	12 41	7 72	16 87	19 152	23 335	9 187	10 397	5 737	1 953
4	335	10 346	11 342	11 247	7 9	15 221	18 237	23 12	9 86	10 384	5 733	1 953
4	322	10 231	11 193	11 88	6 304	14 356	17 323	22 61	8 250	10 369	5 728	1 952
4	302	10 113	11 42	10 296	6 229	14 128	17 49	21 111	8 100	10 352	5 722	1 951
4	276	9 357	10 258	10 142	6 149	13 266	16 143	20 161	7 316	10 333	5 715	1 950
4	244	9 234	10 109	9 352	6 67	13 41	15 239	19 213	7 169	10 310	5 708	1 950
4	207	9 109	9 326	9 204	5 346	12 184	14 337	18 265	7 26	10 285	5 699	1 948
4	167	8 349	9 181	9 55	5 258	11 329	14 78	17 319	6 249	10 256	5 690	1 947
4	123	8 224	9 37	8 276	5 169	11 115	13 188	17 10	6 113	10 222	5 679	1 946
4	76	8 98	8 262	8 134	5 80	10 269	12 300	16 78	5 346	10 184	5 667	1 945
4	27	7 338	8 125	7 355	4 357	10 63	12 54	15 147	5 218	10 139	5 653	1 943
4	841	7 215	7 354	7 220	4 268	9 228	11 180	14 217	5 95	10 88	5 637	1 941
5	238	7 93	7 226	7 82	4 180	9 82	10 308	13 287	4 343	10 29	5 620	1 939
5	234	6 338	7 98	6 312	4 94	8 209	10 80	12 356	4 229	9 227	5 599	1 937
5	180	6 221	6 338	6 184	4 11	8 26	9 223	12 77	4 122	8 351	5 576	1 934
5	126	6 107	6 219	6 53	3 293	7 217	9 1	11 165	4 21	8 126	5 550	1 932
5	72	5 360	6 100	5 293	3 213	7 47	8 160	10 250	3 288	7 276	5 521	1 928
6	18	5 255	5 347	5 173	3 137	6 252	7 318	9 333	3 196	7 75	5 485	1 925
6	329	5 152	5 236	5 47	3 63	6 98	7 121	9 69	.....	.....	.....	.....
6	275	5 52	5 126	4 293	2 358	5 315	6 293	8 177	.....	.....	.....	.....
6	223	4 322	5 13	4 176	2 287	5 178	6 110	7 280	.....	.....	.....	.....
6	171	4 231	4 278	4 48	2 222	5 44	5 298	7 18	.....	.....	.....	.....
6	121	4 143	4 179	3 295	2 180	4 296	5 132	6 152	.....	.....	.....	.....
6	72	4 56	4 78	3 182	2 101	4 169	4 332	5 275	.....	.....	.....	.....
6	24	3 337	3 343	3 60	2 45	4 56	4 184	5 33	.....	.....	.....	.....
6	1344	3 260	3 253	2 314	1 356	3 318	4 31	4 191	.....	.....	.....	.....

Extended Insurance on \$1,000 Participating Policies.

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of				20-Premiums Life (End't at 85) at end of				20 Year Endowment at end of			
	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Pure End.	Years. Pure End.	Years. Pure End.
0	143	10 136	16 288	21 10	2 327	29 208	39 214	47 213	9 54	10 3497	5 7772	1 3256
0	166	10 300	17 20	20 356	2 350	29 117	38 315	46 252	9 31	10 496	5 772	1 3258
0	190	11 49	17 102	20 321	3 9	29 15	38 50	45 293	8 846	10 495	5 772	1 3258
0	215	11 161	17 167	20 272	3 34	28 264	37 146	44 329	8 320	10 494	5 771	1 3258
0	240	11 269	17 214	20 210	3 59	28 137	36 240	44 0	8 292	10 493	5 771	1 3258
0	266	12 9	17 245	20 136	3 84	28 2	35 332	43 43	8 263	10 492	5 771	1 3258
0	293	12 109	17 280	20 52	3 109	27 220	35 56	42 83	8 233	10 491	5 770	1 3258
0	321	12 202	17 258	19 323	3 134	27 65	34 145	41 123	8 202	10 490	5 770	1 3258
0	349	12 286	17 242	19 219	3 159	26 266	33 231	40 160	8 168	10 489	5 769	1 3258
1	14	12 360	17 211	19 108	3 184	26 95	32 315	39 199	8 134	10 487	5 769	1 3258
1	45	13 56	17 167	18 354	3 209	25 281	32 32	38 234	8 97	10 486	5 768	1 3258
1	76	13 104	17 111	18 228	3 232	25 96	31 114	37 270	8 59	10 484	5 768	1 3258
1	108	13 139	17 44	18 96	3 256	24 269	30 195	36 304	8 19	10 482	5 767	1 3258
1	141	13 159	16 331	17 324	3 278	24 73	29 274	35 340	7 343	10 480	5 766	1 3257
1	174	13 165	16 243	17 182	3 300	23 235	28 351	35 10	7 299	10 478	5 765	1 3257
1	208	13 159	16 147	17 35	3 320	23 28	28 64	34 50	7 253	10 475	5 764	1 3257
1	241	13 139	16 44	16 250	3 338	22 181	27 142	33 88	7 205	10 472	5 763	1 3257
1	275	13 108	15 298	16 98	3 355	21 331	26 219	32 127	7 154	10 469	5 762	1 3257
1	309	13 65	15 181	15 307	4 5	21 112	25 295	31 165	7 102	10 465	5 761	1 3257
1	341	13 12	15 58	15 149	4 18	20 255	25 6	30 203	7 47	10 460	5 759	1 3257
2	9	12 314	14 296	14 354	4 29	20 31	24 84	29 241	6 355	10 456	5 758	1 3256
2	41	12 241	14 164	14 194	4 37	19 170	23 163	28 280	6 297	10 450	5 756	1 3256
2	73	12 161	14 29	14 33	4 42	18 307	22 241	27 318	6 236	10 444	5 753	1 3256
2	103	12 74	13 255	13 238	4 44	18 78	21 320	26 357	6 172	10 437	5 751	1 3256
2	132	11 346	13 113	13 78	4 42	17 213	21 36	26 37	6 106	10 429	5 748	1 3255
2	158	11 245	12 334	12 24	4 35	16 348	20 120	25 84	6 38	10 420	5 745	1 3255
2	181	11 140	12 189	12 126	4 24	16 117	19 204	24 181	5 332	10 409	5 742	1 3254
2	200	11 31	12 42	11 334	4 8	15 252	18 289	23 179	5 258	10 398	5 738	1 3254
2	214	10 283	11 260	11 182	4 347	9 262	11 247	15 76	5 181	10 385	5 733	1 3253
2	224	10 166	11 113	11 30	3 351	15 22	18 11	22 228	5 102	10 370	5 728	1 3252
2	229	10 47	10 331	10 249	3 323	14 159	17 104	21 278	5 21	10 353	5 722	1 3252
2	228	9 290	10 187	10 104	3 291	13 297	16 199	20 329	4 304	10 333	5 716	1 3251
2	223	9 168	10 43	9 326	3 254	13 72	15 295	20 19	4 221	10 311	5 708	1 3250
2	214	9 45	9 259	9 191	3 214	12 216	15 31	19 85	4 139	10 286	5 700	1 3249
2	202	8 287	9 131	9 57	3 171	11 361	14 138	18 150	4 57	10 256	5 690	1 3248
2	186	8 165	8 361	8 293	3 125	11 147	13 249	17 218	3 342	10 223	5 680	1 3247
2	168	8 43	8 234	8 170	3 79	10 302	12 361	16 285	.....	.....	.....	.....
2	147	7 239	8 169	8 48	3 31	10 97	12 120	15 355	.....	.....	.....	.....
2	125	7 172	7 352	7 301	2 347	9 262	11 247	15 76	.....	.....	.....	.....
2	100	7 57	7 238	7 198	2 298	9 68	11 11	14 167	.....	.....	.....	.....
2	75	6 311	7 129	7 102	2 249	8 245	10 154	13 257	.....	.....	.....	.....
2	48	6 205	7 22	7 14	2 200	8 64	9 297	12 346	.....	.....	.....	.....
2	21	6 102	6 289	6 313	2 152	7 255	9 85	12 95	.....	.....	.....	.....
1	358	6 4	6 197	6 266	2 105	7 88	8 244	11 214	.....	.....	.....	.....
1	330	5 279	6 111	6 247	2 60	6 294	8 41	10 330	.....	.....	.....	.....
1	301	5 194	6 33	6 275	2 16	6 143	7 217	10 114	.....	.....	.....	.....
1	273	5 115	5 335	7 56	1 337	5 361	7 29	9 276	.....	.....	.....	.....
1	245	5 41	5 291	9 222	1 296	5 227	6 224	9 103	.....	.....	.....	.....
1	218	4 340	5 267	.....	.....	.....	.....	.....	.....	.....	.....	.....

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in cash for

Age at Issue.	2		3		4		5		6		7		8		9		10		11		12		13		14		15		20	
	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months	Yrs.	Months
21	0	10	1	9	2	8	3	7	4	8	5	9	6	11	8	1	9	3	10	5	11	7	12	9	13	10	14	11	18	
22	0	10	1	9	2	9	3	9	4	10	6	0	7	2	8	5	9	6	10	8	11	10	13	9	14	1	15	0	18	
23	0	10	1	10	2	0	3	11	5	0	6	2	7	5	8	9	9	11	11	1	12	2	13	3	14	3	15	2	18	
24	0	11	1	11	3	0	4	1	5	3	6	5	7	8	9	0	10	2	11	3	12	5	13	6	14	5	15	3	17	
25	0	11	1	11	3	0	4	3	5	5	6	7	7	10	9	2	10	4	11	6	12	8	13	8	14	6	15	4	17	
26	0	11	2	0	3	2	4	5	5	7	6	9	8	0	9	3	10	6	11	8	12	10	13	10	14	8	15	4	17	
27	1	0	2	2	3	4	4	7	5	9	7	0	8	3	9	7	10	10	12	0	13	1	14	0	14	9	15	4	17	
28	1	0	2	2	3	5	4	9	6	0	7	2	8	5	9	8	10	11	12	1	13	1	14	0	14	9	15	4	16	
29	1	0	2	3	3	6	4	10	6	1	7	4	8	8	9	11	11	1	12	2	13	2	14	0	14	8	15	2	16	
30	1	1	2	4	3	8	5	0	6	3	7	6	8	9	10	1	11	3	12	3	13	1	13	11	14	7	15	1	16	
31	1	1	2	5	3	9	5	1	6	5	7	8	9	0	10	3	11	4	12	3	13	1	13	10	14	5	14	10	16	
32	1	2	2	6	3	10	5	2	6	6	7	10	9	1	10	3	11	4	12	3	13	0	13	8	14	3	14	8	15	
33	1	2	2	7	3	11	5	3	6	7	7	11	9	2	10	4	11	5	12	3	12	11	13	6	13	11	14	5	15	
34	1	3	2	8	4	0	5	4	6	8	8	0	9	3	10	5	11	5	12	2	12	10	13	4	13	10	14	2	14	
35	1	3	2	8	4	1	5	6	6	10	3	1	9	3	10	4	11	3	12	1	12	9	13	3	13	8	14	0	14	
36	1	4	2	9	4	2	5	7	6	11	3	2	9	2	10	5	11	5	12	0	12	6	13	0	13	4	13	8	14	
37	1	4	2	9	4	3	5	8	7	0	8	3	9	3	10	2	11	1	11	10	12	5	12	10	13	2	13	5	13	
38	1	5	2	11	3	6	5	9	7	0	8	3	9	3	10	3	10	9	11	7	12	2	12	6	12	9	13	1	13	
39	1	6	3	0	4	6	5	10	7	0	8	2	9	3	10	2	10	11	11	5	11	11	12	3	12	6	12	9	12	
40	1	6	3	0	4	6	5	11	7	2	8	2	9	1	9	11	10	7	11	1	11	7	11	11	12	2	12	4	12	
41	1	6	3	1	4	7	5	11	7	1	8	1	9	0	9	10	10	6	10	11	11	4	11	8	11	10	12	0	12	
42	1	6	3	1	4	6	5	10	7	0	8	0	8	10	9	7	10	2	10	8	11	1	11	4	11	6	11	8	11	
43	1	7	3	1	4	6	5	10	7	0	7	11	8	8	9	5	10	0	10	5	10	9	11	0	11	2	11	4	11	
44	1	7	3	1	4	6	5	9	6	10	7	9	8	6	9	2	19	9	10	1	10	5	10	8	10	10	11	0	10	
45	1	7	3	1	4	5	5	8	6	9	7	7	8	4	8	11	9	6	9	10	10	1	10	4	10	6	10	7	10	
46	1	7	3	0	4	4	5	7	6	8	7	6	8	2	8	8	9	1	9	6	9	10	10	0	10	1	10	2	10	
47	1	7	3	0	4	4	5	5	6	5	7	3	7	11	8	4	8	9	9	2	9	6	9	8	9	9	9	10	9	
48	1	7	3	0	4	2	5	4	6	1	7	0	7	6	8	1	8	5	8	10	9	0	9	3	9	4	9	5	9	
49	1	7	2	11	4	2	5	2	6	1	6	10	7	5	7	10	8	2	8	6	8	9	8	11	9	0	9	1	8	
50	1	6	2	11	4	1	5	1	5	11	6	7	7	1	7	7	7	11	8	3	8	5	8	7	8	8	8	9	8	
51	1	6	2	10	3	11	4	11	5	9	6	4	6	11	7	4	7	8	7	11	8	1	8	3	8	4	8	4	8	
52	1	6	2	9	3	10	4	9	5	6	6	2	6	8	7	0	7	4	7	7	7	9	7	10	7	11	8	0	7	
53	1	5	2	8	3	9	4	7	5	4	5	11	6	5	6	9	7	1	7	3	7	5	7	6	7	7	7	8	7	
54	1	4	2	7	3	7	4	5	5	1	5	8	6	2	6	6	6	9	6	11	7	1	7	2	7	3	7	4	7	
55	1	4	2	6	3	5	4	3	4	11	5	5	5	10	6	2	6	5	6	8	6	9	6	10	6	11	7	0	6	

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the
Policy will be Extended, without further Payment of
Premiums, on 20-Premiums Life Policies,
provided Premiums have been
fully paid in cash for

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if Insured is Living, Provided Premiums have been fully Paid in Cash for

Extended Insurance on \$1,000 Participating Policies.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums on Ordinary Life Policies provided Premiums have been Fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	0	124	1	76	2	45	3	33	4	39	5	63	6	105	7	165	8	237	14	260	18	284
21	0	148	1	112	2	94	3	95	4	114	5	152	6	207	7	277	8	359	14	364	18	279
22	0	173	1	150	2	145	3	158	4	191	5	241	6	308	8	25	9	116	15	86	18	24
23	0	200	1	189	2	197	3	223	4	269	5	332	7	47	8	138	9	236	15	155	18	19
24	0	226	1	229	2	249	3	290	4	348	6	60	7	151	8	250	9	353	15	207	18	144
25	0	254	1	269	2	304	3	357	5	65	6	154	7	253	8	359	10	101	15	240	18	7
26	0	282	1	311	2	359	4	62	5	148	6	247	7	354	9	101	10	207	15	257	17	3
27	0	312	1	354	3	52	4	133	5	230	6	338	8	88	9	203	10	304	15	257	17	2
28	0	342	2	34	3	110	4	204	5	312	7	64	8	185	9	298	11	27	15	243	17	1
29	1	8	2	79	3	169	4	275	6	27	7	153	8	276	10	20	11	103	15	214	17	0
30	1	41	2	125	3	229	4	346	6	108	7	238	8	360	10	97	11	164	15	171	16	3
31	1	73	2	172	3	288	5	50	6	186	7	318	9	73	10	163	11	212	15	117	16	1
32	1	107	2	219	3	346	5	118	6	269	8	28	9	140	10	215	11	245	15	51	16	0
33	1	140	2	265	4	38	5	185	6	329	8	95	9	196	10	254	11	264	14	341	15	2
34	1	175	2	312	4	96	5	249	7	29	8	153	9	240	10	280	11	269	14	255	15	10
35	1	209	2	357	4	152	5	309	7	88	8	201	9	271	10	292	11	260	14	162	15	1
36	1	242	3	37	4	204	5	364	7	137	8	237	9	290	10	290	11	239	14	61	14	2
37	1	275	3	82	4	254	6	48	7	177	8	262	9	296	10	277	11	206	13	318	14	8
38	1	308	3	124	4	300	6	90	7	206	8	275	9	290	10	251	11	163	13	204	13	3
39	1	340	3	164	4	340	6	123	7	226	8	276	9	272	10	215	11	109	13	85	13	14
40	2	6	3	201	5	10	6	147	7	234	8	266	9	244	10	169	11	47	12	326	12	30
41	2	37	3	233	5	38	6	162	7	232	8	246	9	205	10	114	10	340	12	198	12	2
42	2	65	3	261	5	57	6	166	7	220	8	216	9	158	10	50	10	260	12	66	12	2
43	2	90	3	284	5	67	6	162	7	198	8	177	9	101	9	343	10	174	11	297	11	2
44	2	112	3	299	5	70	6	148	7	167	8	128	9	37	9	263	10	82	11	160	11	11
45	2	129	3	307	5	65	6	126	7	127	8	72	8	331	9	178	9	350	11	21	10	32
46	2	142	3	309	5	51	6	95	7	80	8	10	8	253	9	87	9	248	10	246	10	17
47	2	149	3	304	5	30	6	58	7	27	7	305	8	170	8	358	9	142	10	106	10	2
48	2	152	3	292	5	3	6	14	6	332	7	230	8	83	8	258	9	33	9	330	9	24
49	2	149	3	275	4	334	5	329	6	266	7	151	7	357	8	156	8	286	9	191	9	9
50	2	143	3	253	4	295	5	275	6	197	7	69	7	262	8	52	8	173	9	52	8	32
51	2	134	3	227	4	253	5	216	6	124	6	349	7	166	7	311	8	50	8	281	8	18
52	2	121	3	197	4	207	5	155	6	49	6	261	7	68	7	204	7	309	8	148	8	4
53	2	105	3	165	4	157	5	91	5	337	6	173	6	334	7	96	7	194	8	15	7	27
54	2	87	3	129	4	106	5	25	5	258	6	83	6	234	6	353	7	80	7	254	7	14
55	2	66	3	91	4	53	4	322	5	178	5	357	6	135	6	246	6	331	7	129	7	0
56	2	44	3	52	3	363	4	253	5	98	5	266	6	35	6	140	6	219	7	5	6	24
57	2	20	3	11	3	307	4	184	5	17	5	176	5	301	6	34	6	109	6	254	6	11
58	1	360	2	334	3	249	4	114	4	301	5	86	5	204	5	296	6	1	6	138	5	35
59	1	333	2	291	3	192	4	45	4	221	4	361	5	108	5	195	5	263	6	22	5	23
60	1	306	2	247	3	135	3	340	4	141	4	274	5	13	5	97	5	162	5	278	5	11
61	1	278	2	204	3	77	3	271	4	62	4	188	4	287	5	1	5	64	5	171	4	30
62	1	250	2	160	3	20	3	203	3	350	4	104	4	200	4	276	4	335	5	62	4	25
63	1	222	2	117	2	329	3	136	3	275	4	23	4	115	4	189	4	247	4	322	4	13
64	1	193	2	73	2	273	3	71	3	203	3	310	4	33	4	105	4	161	4	225	4	0

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
102	2	156	4	203	6	330	9	183	12	127	15	154	18	238	21	315	24	302	35	19	42	70
112	2	180	4	240	7	16	9	245	12	197	15	222	18	289	21	325	24	260	34	150	41	134
122	2	206	4	278	7	67	9	306	12	262	15	284	18	328	21	320	24	203	33	276	40	197
132	2	232	4	316	7	117	10	0	12	323	15	337	18	354	21	299	24	131	33	33	39	257
142	2	258	4	354	7	167	10	57	13	16	16	16	19	0	21	263	24	47	32	152	38	315
152	2	285	5	28	7	215	10	111	13	68	16	51	18	362	21	212	23	314	31	267	38	7
162	2	310	5	66	7	262	10	161	13	112	16	72	18	343	21	146	23	203	31	13	37	68
172	2	337	5	104	7	306	10	208	13	149	16	83	18	310	21	68	23	82	30	123	36	126
182	2	363	5	140	7	349	10	249	13	177	16	79	18	263	20	342	22	316	29	229	35	184
193	3	24	5	176	8	23	10	284	13	195	16	61	18	202	20	238	22	174	28	333	34	239
203	3	50	5	209	8	59	10	313	13	202	16	30	18	129	20	124	22	24	28	70	33	293
213	3	76	5	240	8	91	10	335	13	197	15	352	18	44	20	1	21	230	27	171	32	345
223	3	101	5	269	8	118	10	348	13	179	15	295	17	312	19	232	21	65	26	269	32	36
233	3	124	5	295	8	140	10	352	13	150	15	226	17	204	19	89	20	257	26	0	31	92
243	3	146	5	319	8	157	10	346	13	109	15	146	17	88	18	304	20	78	25	97	30	148
253	3	166	5	339	8	166	10	330	13	57	15	56	18	327	18	146	19	258	24	192	29	203
263	3	184	5	355	8	167	10	302	12	358	14	321	16	192	17	348	19	69	23	286	28	257
273	3	201	6	2	8	161	10	264	12	284	14	211	16	51	17	177	18	239	23	14	27	309
283	3	215	6	8	8	145	10	216	12	200	14	93	15	267	17	3	18	42	22	109	26	362
293	3	227	6	9	8	121	10	159	12	108	13	334	15	113	16	188	17	205	21	204	26	56
303	3	236	6	4	8	87	10	92	12	8	13	202	14	319	16	5	17	2	20	297	25	115
313	3	242	5	357	8	46	10	17	11	265	13	64	14	154	15	183	16	160	20	27	24	173
323	3	244	5	337	7	361	9	299	11	150	12	286	13	352	14	359	15	317	19	125	23	231
333	3	241	5	309	7	302	9	208	11	30	12	138	13	180	14	167	15	108	18	223	22	289
343	3	233	5	274	7	236	9	111	10	269	11	352	13	7	13	339	14	263	17	320	21	347
353	3	219	5	233	7	164	9	9	10	138	11	197	12	195	13	144	14	52	17	57	21	46
363	3	200	5	186	7	86	8	266	10	5	11	40	12	18	12	314	13	206	16	161	20	113
373	3	176	5	133	7	3	8	155	9	232	10	245	11	204	12	118	12	361	15	266	19	181
383	3	148	5	75	6	280	8	41	9	94	10	86	11	26	11	289	12	153	15	8	18	248
393	3	115	5	13	6	189	7	288	8	319	9	290	10	213	11	95	11	311	14	122	17	315
403	3	79	4	313	6	97	7	170	8	178	9	130	10	36	10	269	11	107	13	238	17	21
413	3	41	4	245	6	3	7	52	8	39	8	337	9	226	10	80	10	270	12	356	16	102
423	3	1	4	176	5	272	6	293	7	265	8	180	9	54	9	259	10	73	12	118	15	183
432	2	323	4	106	5	177	6	181	7	127	8	26	8	250	9	77	9	244	11	248	14	263
442	2	280	4	37	5	82	6	65	6	357	7	239	8	84	8	263	9	55	11	16	13	343
452	2	236	3	331	4	354	5	315	6	225	7	91	7	287	8	90	8	237	10	160	13	70
462	2	192	3	261	4	261	5	203	6	95	6	311	7	129	7	286	8	59	9	304	12	165
472	2	148	3	192	4	171	5	93	5	334	6	171	6	340	7	123	7	252	9	92	11	257
482	2	105	3	125	4	82	4	351	5	211	6	34	6	193	6	329	7	86	8	250	10	347
492	2	62	3	59	3	361	4	247	5	92	5	267	6	50	6	179	6	292	8	45	10	90
502	2	20	2	359	3	277	4	147	4	341	5	140	5	278	6	32	6	140	7	217	9	198
511	1	343	2	296	3	196	4	49	4	231	5	17	5	148	5	260	5	357	7	23	8	301
521	1	303	2	236	3	117	3	321	4	125	4	267	5	22	5	129	5	221	6	209	8	47
531	1	264	2	177	3	42	3	232	4	24	4	158	4	271	5	2	5	89	6	28	7	175
541	1	226	2	121	2	335	3	147	3	294	4	53	4	161	4	252	4	328	5	229	6	294
551	1	190	2	67	2	267	3	67	3	205	3	321	4	56	4	142	4	213	5	65	6	56

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	4	281	7	39	9	345	12	248	15	248	18	320	22	39	25	50	36	87	44	29
21	4	308	7	78	10	20	12	304	15	301	18	355	22	32	24	356	35	200	43	76
22	4	334	7	117	10	80	12	355	15	347	19	13	22	12	24	283	34	310	42	122
23	4	361	7	155	10	127	13	38	16	20	19	24	21	340	24	196	34	52	41	166
24	5	23	7	192	10	171	13	82	16	50	19	20	21	291	24	98	33	156	40	208
25	5	50	7	228	10	212	13	120	16	69	19	3	21	226	23	353	32	257	39	249
26	5	76	7	262	10	249	13	150	16	78	18	337	21	149	23	230	31	355	38	290
27	5	102	7	294	10	282	13	173	16	75	18	291	21	59	23	98	31	87	37	329
28	5	126	7	323	10	310	13	187	16	58	18	233	20	323	22	322	30	182	37	2
29	5	149	7	349	10	332	13	193	16	29	18	163	20	210	22	171	29	274	36	46
30	5	170	8	7	10	348	13	187	15	353	18	80	20	87	22	13	28	364	35	87
31	5	189	8	27	10	357	13	171	15	299	17	352	19	320	21	211	28	89	34	129
32	5	206	8	42	10	358	13	142	15	233	17	246	19	179	21	38	27	178	33	169
33	5	221	8	52	10	350	13	103	15	157	17	132	19	31	20	223	26	265	32	209
34	5	232	8	58	10	334	13	53	15	70	17	10	18	239	20	38	25	350	31	246
35	5	241	8	57	10	307	12	358	14	338	16	243	18	76	19	213	25	71	30	286
36	5	247	8	49	10	270	12	286	14	231	16	103	17	272	19	18	24	158	29	324
37	5	248	8	34	10	223	12	206	14	117	15	322	17	98	18	184	23	243	28	363
38	5	245	8	11	10	167	12	116	13	360	15	169	16	284	17	347	22	327	28	42
39	5	237	7	346	10	101	12	19	13	230	15	12	16	101	17	142	22	48	27	86
40	5	224	7	307	10	28	11	278	13	95	14	214	15	279	16	300	21	136	26	131
41	5	205	7	260	9	312	11	166	12	319	14	48	15	90	16	90	20	224	25	175
42	5	179	7	205	9	223	11	48	12	173	13	242	14	264	15	245	19	311	24	220
43	5	147	7	144	9	128	10	289	12	24	13	70	14	70	15	34	19	36	23	264
44	5	108	7	76	9	28	10	161	11	236	12	260	13	241	14	187	18	129	22	310
45	5	65	7	3	8	287	10	30	11	80	12	83	13	45	13	340	17	223	21	355
46	5	16	6	289	8	177	9	259	10	288	11	271	12	215	13	128	16	317	21	43
47	4	327	6	205	8	64	9	122	10	129	11	93	12	20	12	283	16	51	20	99
48	4	268	6	119	7	314	8	349	9	335	10	280	11	190	12	74	15	155	19	155
49	4	207	6	30	7	196	8	209	9	175	10	103	10	363	11	233	14	259	18	212
50	4	144	5	304	7	78	8	70	9	17	9	293	10	172	11	28	14	1	17	270
51	4	79	5	212	6	324	7	296	8	225	9	120	9	350	10	193	13	118	16	329
52	4	13	5	120	6	207	7	159	8	71	8	314	9	166	9	361	12	237	16	29
53	3	312	5	29	6	90	7	24	7	284	8	147	8	350	9	170	11	357	15	104
54	3	245	4	303	5	341	6	256	7	135	7	349	8	174	8	346	11	124	14	178
55	3	179	4	213	5	228	6	126	6	354	7	190	8	2	8	165	10	259	13	252
56	3	114	4	125	5	117	5	364	6	213	7	34	7	201	7	353	10	32	12	326
57	3	50	4	39	5	10	5	240	6	75	6	249	7	40	7	184	9	181	12	44
58	2	352	3	320	4	270	5	121	5	306	6	105	6	250	7	19	8	329	11	136
59	2	291	3	238	4	169	5	4	5	178	5	329	6	102	6	229	8	125	10	226
60	2	231	3	159	4	71	4	258	5	54	5	196	5	324	6	78	7	287	9	314
61	2	174	3	83	3	341	4	151	4	301	5	68	5	189	5	300	7	93	9	46
62	2	119	3	9	3	251	4	48	4	189	4	312	5	60	5	165	6	270	8	159
63	2	66	2	304	3	165	3	315	4	82	4	199	4	304	5	35	6	89	7	266
64	2	15	2	287	3	82	3	224	3	346	4	92	4	191	4	279	5	281	7	2
65	1	331	2	174	3	4	3	138	3	254	3	355	4	83	4	165	5	116	6	140

Automatic Extended Insurance is granted for 60 days at end of first year and 13 days at end of second year.

EXTENDED INSURANCE.

showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if the Insured is Living, provided Premiums have been fully paid in Cash for

Extended Insurance on \$1,000 Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	3 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs	3 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs
	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.
15	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
16	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
17	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
18	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
19	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
20	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
21	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
22	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
23	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
24	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
25	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
26	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
27	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
28	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
29	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
30	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
31	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
32	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
33	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
34	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
35	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
36	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
37	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
38	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
39	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
40	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
41	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
42	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
43	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
44	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
45	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
46	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
47	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
48	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
49	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
50	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
51	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
52	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
53	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
54	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
55	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
56	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
57	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
58	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
59	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2
60	1	0	2	10	9	3	7	12	2	11	10	2	10	5	2

Extended Insurance on \$1,000 Nonparticipating Policies.

															20-Year Endowment at end of				
3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
1	8	2	4	7	8	12	8	16	8	3	8	8	1	20	8	32	8	39	0
1	6	2	5	7	11	12	7	16	9	3	9	8	2	20	9	31	8	38	3
1	7	3	7	8	2	12	9	16	9	3	9	8	3	20	9	31	1	37	6
1	8	3	9	8	5	13	0	16	8	3	10	8	4	20	8	30	6	36	8
1	9	3	10	8	8	13	3	16	7	3	11	8	5	20	4	29	10	35	11
1	9	3	11	8	11	13	5	16	5	3	11	8	6	20	8	29	3	35	1
1	10	4	1	9	1	12	6	16	3	3	11	8	7	20	2	28	7	34	4
1	11	4	3	9	4	13	7	16	0	3	11	8	8	20	0	27	11	33	7
2	0	4	5	9	5	13	7	15	10	3	11	8	9	19	9	27	3	32	9
2	1	4	6	9	6	13	7	15	7	3	11	8	10	19	5	26	7	31	11
2	1	4	7	9	7	13	6	15	3	4	0	8	10	19	1	25	11	31	2
2	2	4	8	9	8	13	5	15	0	4	0	8	10	18	9	25	3	30	4
2	3	4	10	9	8	13	4	14	8	4	1	8	9	18	6	24	8	29	7
2	3	4	11	9	7	13	2	14	4	4	1	8	8	18	0	24	0	28	9
2	4	5	0	9	7	13	8	14	0	4	1	8	7	17	7	23	3	27	11
2	5	5	1	9	6	12	9	13	8	4	1	8	6	17	2	22	6	27	1
2	5	5	1	9	6	12	6	13	3	4	1	8	4	16	9	21	9	26	4
2	6	5	2	9	6	12	3	12	11	4	1	8	3	16	2	21	1	25	6
2	7	5	2	9	5	12	0	12	6	4	1	8	0	15	9	20	4	24	9
2	7	5	1	9	4	11	9	12	2	4	0	7	10	15	4	19	8	23	11
2	7	5	1	9	3	11	5	11	9	3	11	7	8	14	10	18	11	23	1
2	7	5	0	9	1	11	1	11	4	3	10	7	5	14	4	18	8	22	4
2	7	4	11	11	10	10	10	11	0	3	9	7	2	13	9	17	7	21	6
2	8	4	10	8	9	10	4	10	7	3	8	6	11	13	3	16	10	20	9
2	8	4	8	8	7	10	1	10	3	3	8	6	8	12	9	15	2	19	11
2	5	4	7	8	4	9	9	9	10	3	5	6	5	12	8	15	6	19	2
2	4	4	5	8	1	9	5	9	5	3	3	6	2	11	9	14	10	18	5
2	3	4	4	7	10	9	1	9	0	3	2	5	11	11	2	14	2	17	8
2	3	4	2	7	8	8	9	8	8	3	0	5	9	10	8	13	6	16	10
2	3	4	1	7	4	8	5	8	4	2	11	5	8	10	2	12	10	16	1
2	1	3	11	7	1	8	0	7	11	2	9	5	4	9	8	12	2	15	4
2	0	3	10	6	10	7	9	7	7	2	7	5	1	9	2	11	7	14	8
1	11	3	8	6	7	7	5	7	3	2	6	4	10	8	8	10	11	13	11
1	11	3	7	6	4	7	1	6	11	2	4	4	7	8	3	10	4	13	2
1	10	2	6	6	0	6	9	6	7	2	3	4	4	7	9	9	9	12	6
1	9	2	4	5	0	6	8	6	8	2	1	4	3	7	4	9	3	11	9
1	8	2	3	5	6	6	2	5	11	1	11	3	11	6	10	8	8	11	1
1	7	2	2	5	3	6	10	5	7	1	10	3	9	6	8	7	1	10	5
1	6	2	0	5	0	5	7	5	4	1	9	3	6	8	1	7	7	9	9
1	5	2	10	4	9	5	4	5		1	8	2	4	5	7	1	9	0	

Extended Insurance on \$1,000 Participating Policies.

Extended Insurance on \$1,000 Participating Policies.

	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
1	47		8	364	15	266	19	306	4	53	25	27	35	246	43	315	14	177	10	\$488	5	\$771	1	\$958
1	71		9	112	16	35	19	270	4	76	24	336	34	363	42	358	14	90	10	487	5	771	1	958
1	98		9	223	16	97	19	220	4	100	24	263	34	112	42	40	14	0	10	486	5	771	1	958
1	125		9	331	16	141	19	158	4	124	24	177	33	221	41	86	13	272	10	484	5	770	1	958
1	152		10	72	16	169	19	82	4	147	24	79	32	328	41	30	13	179	10	483	5	770	1	958
1	179		10	172	16	180	18	362	4	170	23	334	32	67	39	173	13	80	10	481	5	769	1	958
1	208		10	266	16	173	18	266	4	193	23	212	31	169	38	215	12	346	10	479	5	768	1	958
1	237		10	302	16	153	18	162	4	214	23	80	30	267	37	255	12	244	10	477	5	767	1	958
1	268		11	63	16	119	18	49	4	236	22	304	29	364	36	296	12	138	10	475	5	767	1	957
1	298		11	124	16	72	17	294	4	256	22	153	29	94	35	333	12	31	10	472	5	766	1	957
1	339		11	175	16	12	17	167	4	273	21	360	28	188	35	7	11	286	10	469	5	765	1	957
1	359		11	211	15	307	17	35	4	291	21	193	27	279	34	50	11	174	10	466	5	763	1	957
2	25		11	234	15	226	16	261	4	307	21	21	27	3	33	92	11	60	10	462	5	762	1	957
2	57		11	243	15	137	16	119	4	319	20	205	26	93	32	134	10	308	10	459	5	761	1	957
2	88		11	253	15	39	15	337	4	331	20	21	25	182	31	175	10	190	10	454	5	759	1	956
2	122		11	221	14	297	15	187	4	339	19	195	24	269	30	215	10	68	10	449	5	757	1	956
2	148		11	193	14	185	15	33	4	345	19	1	23	355	29	255	9	310	10	443	5	755	1	956
2	177		11	153	14	66	14	243	4	346	18	166	23	79	28	294	9	185	10	437	5	753	1	956
2	204		11	103	13	308	14	85	4	345	17	329	22	167	27	335	9	59	10	430	5	750	1	955
2	230		11	43	13	178	13	290	4	340	17	124	21	255	27	10	8	296	10	422	5	748	1	955
2	254		10	340	13	46	13	131	4	331	16	281	20	342	26	57	8	167	10	413	5	745	1	954
2	275		10	263	12	274	12	336	4	316	16	72	20	67	25	103	8	37	10	403	5	741	1	954
2	293		10	158	12	135	12	177	4	295	15	226	19	158	24	150	7	271	10	392	5	737	1	953
2	307		10	89	11	358	12	16	4	269	15	14	18	250	23	196	7	140	10	379	5	733	1	953
2	317		9	359	11	214	11	225	4	236	14	166	17	324	22	244	7	10	10	364	5	728	1	952
2	320		9	262	11	68	11	66	4	199	13	318	17	74	21	292	6	244	10	348	5	722	1	952
2	318		9	152	10	287	10	278	4	155	13	106	16	173	20	341	6	115	10	329	5	716	1	951
2	312		9	44	10	141	10	125	4	108	12	259	15	274	20	29	5	354	10	308	5	709	1	950
2	298		8	297	9	359	9	337	4	57	12	50	15	11	19	89	5	226	10	283	5	701	1	949
2	285		8	185	9	215	9	191	4	4	11	208	14	122	18	149	5	108	10	256	5	691	1	948
2	266		8	70	9	72	9	42	3	312	11	3	13	234	17	210	4	356	10	224	5	681	1	946
2	245		7	320	8	296	8	265	3	275	10	167	12	349	16	273	4	243	10	187	5	669	1	945
2	221		7	205	8	159	8	124	3	195	9	335	12	108	15	335	4	134	10	145	5	656	1	943
2	194		7	89	8	22	7	346	3	137	9	142	11	235	15	42	4	31	10	97	5	641	1	942
2	166		6	340	7	257	7	211	3	78	8	319	11	0	14	121	3	298	10	42	5	624	1	940
2	136		6	227	7	129	7	74	3	20	8	137	10	141	13	199	3	204	9	278	5	605	1	938
2	105		6	115	7	1	6	305	2	327	7	325	9	285	12	277	3	115	9	267	5	583	1	935
2	73		5	6	6	247	6	178	2	269	7	152	9	69	11	354	3	32	8	156	5	558	1	932
2	40		5	264	6	129	6	46	2	214	6	355	8	226	11	84	2	330	7	298	5	530	1	929
2	8		5	161	6	10	5	289	2	159	6	199	8	19	10	179	2	243	7	94	5	498	1	926
001	339		5	61	5	264	5	169	2	107	6	43	7	191	9	272	2	173	6	258	5	462	1	922

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3	10	15	20	3	10	15	19	3	10	15	19
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Days	Years Pure End.	Years Pure End.	Years Pure End.
15	1 32	8 355	15 361	20 306	5 27	28 329	40 324	49 24	16 74	10 489	5 772	1 32
16	1 66	9 107	16 121	20 321	5 63	28 284	40 66	48 66	16 16	10 488	5 772	1 32
17	1 100	9 223	16 235	20 319	5 98	28 223	39 171	47 108	15 322	10 488	5 771	1 32
18	1 133	9 338	16 332	20 300	5 135	28 149	38 273	46 149	15 260	10 487	5 771	1 32
19	1 169	10 90	17 50	20 265	5 171	28 63	38 6	45 188	15 194	10 486	5 771	1 32
20	1 205	10 204	17 115	20 217	5 207	27 326	37 103	44 224	15 126	10 485	5 771	1 32
21	1 242	10 315	17 162	20 155	5 242	27 215	36 196	43 261	15 54	10 484	5 770	1 32
22	1 280	11 60	17 193	20 82	5 278	27 92	35 289	42 298	14 343	10 483	5 770	1 32
23	1 320	11 165	17 208	19 363	5 314	26 324	35 19	41 334	14 269	10 482	5 769	1 32
24	1 360	11 264	17 206	19 269	5 350	26 180	34 101	41 1	14 188	10 481	5 769	1 32
25	2 37	11 356	17 190	19 165	6 18	26 28	33 187	40 40	14 105	10 479	5 768	1 32
26	2 80	12 73	17 160	19 54	6 52	25 231	32 270	39 77	14 19	10 478	5 768	1 32
27	2 125	12 145	17 116	18 299	6 84	25 63	31 352	38 115	13 295	10 476	5 767	1 32
28	2 169	12 204	17 60	18 173	6 115	24 251	31 69	37 150	13 201	10 474	5 767	1 32
29	2 214	12 249	16 357	18 40	6 143	24 69	30 150	36 185	13 105	10 472	5 766	1 32
30	2 259	12 281	16 279	17 267	6 170	23 244	29 228	35 219	13 5	10 470	5 765	1 32
31	2 305	12 298	16 191	17 124	6 194	23 50	28 306	34 253	12 267	10 467	5 764	1 32
32	2 350	12 302	16 96	16 342	6 214	22 215	28 17	33 287	12 161	10 464	5 763	1 32
33	3 32	12 292	15 357	16 191	6 231	22 11	27 95	32 320	12 50	10 460	5 762	1 32
34	3 77	12 270	15 245	16 87	6 245	21 166	26 172	31 353	11 301	10 457	5 760	1 32
35	3 122	12 236	15 127	15 245	6 255	20 319	25 248	31 24	11 185	10 452	5 759	1 32
36	3 164	12 190	15 5	15 85	6 259	20 104	24 324	30 63	11 65	10 447	5 757	1 32
37	3 205	12 135	14 241	14 289	6 259	19 250	24 35	29 100	10 308	10 442	5 755	1 32
38	3 244	12 70	14 108	14 126	6 253	19 29	23 114	28 138	10 180	10 435	5 753	1 32
39	3 281	11 363	13 336	13 327	6 241	18 171	22 192	27 178	10 52	10 428	5 750	1 32
40	3 312	11 281	13 196	13 165	6 221	17 311	21 270	26 216	9 286	10 420	5 748	1 32
41	3 341	11 192	13 53	13 0	6 196	17 86	20 349	25 255	9 153	10 411	5 745	1 32
42	4 1	11 98	12 272	12 203	6 163	16 225	20 67	24 295	9 20	10 401	5 741	1 32
43	4 17	10 363	12 125	12 40	6 122	15 364	19 151	23 334	8 249	10 389	5 737	1 32
44	4 27	10 257	11 341	11 246	6 75	15 137	18 236	23 11	8 113	10 376	5 733	1 32
45	4 31	10 147	11 192	11 87	6 22	14 276	17 323	22 60	7 343	10 360	5 728	1 32
46	4 27	10 34	11 41	10 294	5 827	14 51	17 48	21 110	7 206	10 343	5 722	1 32
47	4 17	9 282	10 257	10 141	5 263	13 193	16 142	20 160	7 71	10 324	5 715	1 32
48	4 0	9 164	10 108	9 351	5 194	12 336	15 238	19 212	6 303	10 301	5 708	1 32
49	3 343	9 44	9 824	9 203	5 122	12 118	14 337	18 264	6 172	10 275	5 700	1 32
50	3 316	8 287	9 180	9 54	5 48	11 287	14 77	17 318	6 44	10 246	5 690	1 32
51	3 285	8 165	9 36	8 275	4 337	11 55	13 187	17 9	5 284	10 212	5 679	1 32
52	3 251	8 43	8 261	8 133	4 260	10 212	12 299	16 77	5 163	10 173	5 667	1 32
53	3 215	7 286	8 124	7 354	4 182	10 8	12 53	15 146	5 47	10 128	5 653	1 32
54	3 175	7 166	7 353	7 219	4 105	9 176	11 179	14 216	4 300	10 76	5 637	1 32
55	3 134	7 46	7 225	7 81	4 29	8 348	10 307	13 286	4 192	10 16	5 620	1 32
56	3 91	6 294	7 97	6 311	3 317	8 163	10 79	12 355	4 89	9 180	5 600	1 32
57	3 47	6 180	6 337	6 183	3 243	7 347	9 222	12 76	3 357	8 307	5 577	1 32
58	3 3	6 67	6 218	6 52	3 170	7 176	9 0	11 164	3 253	8 83	5 551	1 32
59	2 322	5 323	6 99	5 292	3 99	7 8	8 159	10 249	3 174	7 237	5 520	1 32
60	2 275	5 220	5 346	5 172	3 31	6 216	7 316	9 333	3 91	7 37	5 485	1 32

Extended Insurance on \$1,000 Participating Policies.

[illegible]

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be extended, without further Payment of Premiums, on Ordinary Life Participating Policies, Provided Premiums have been fully Paid in Cash for

Age at Issue.	2Yrs.		3Yrs.		4Yrs.		5Yrs.		6Yrs.		7Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	0	112	1	108	2	123	3	156	4	206	5	275	6	358	8	93	9	202	15	293	19	219
21	0	125	1	133	2	161	3	206	4	268	5	349	7	81	8	191	9	307	15	361	19	164
22	0	138	1	160	2	139	3	257	4	332	6	61	7	170	8	288	10	44	16	47	19	100
23	0	152	1	186	2	238	3	309	5	34	6	140	7	258	9	17	10	145	16	81	19	30
24	0	167	1	213	2	278	3	363	5	100	6	217	7	343	9	110	10	240	16	122	18	317
25	0	180	1	241	2	319	4	52	5	167	6	293	8	64	9	200	10	330	16	100	18	220
26	0	196	1	269	2	361	4	107	5	233	7	5	8	148	9	286	11	46	16	88	18	120
27	0	211	1	298	3	38	4	163	5	300	7	79	8	226	10	0	11	120	16	61	18	1
28	0	227	1	326	3	81	4	217	5	364	7	152	8	302	10	74	11	182	16	21	17	200
29	0	243	1	357	3	125	4	272	6	63	7	221	9	7	10	138	11	233	15	334	17	141
30	0	259	2	21	3	163	4	326	6	125	7	288	9	71	10	192	11	271	15	267	17	13
31	0	275	2	50	3	210	5	13	6	185	7	348	9	127	10	235	11	294	15	196	16	245
32	0	291	2	83	3	252	5	64	6	241	8	38	9	174	10	266	11	304	15	113	16	100
33	0	309	2	113	3	293	5	113	6	292	8	87	9	211	10	285	11	304	15	22	15	325
34	0	326	2	143	3	332	5	160	6	338	8	127	9	234	10	291	11	291	14	287	15	178
35	0	342	2	172	4	6	5	202	7	14	8	156	9	248	10	284	11	264	14	180	15	27
36	0	360	2	200	4	43	5	240	7	48	8	176	9	250	10	267	11	227	14	67	14	230
37	1	11	2	226	4	76	5	274	7	72	8	185	9	241	10	239	11	180	13	314	14	84
38	1	27	2	254	4	103	5	301	7	88	8	183	9	221	10	199	11	124	13	191	13	290
39	1	44	2	277	4	132	5	320	7	93	8	173	9	191	10	151	11	58	13	63	13	134
40	1	59	2	300	4	155	5	333	7	90	8	152	9	151	10	94	10	350	12	297	12	340
41	1	74	2	319	4	171	5	337	7	78	8	121	9	103	10	29	10	266	12	161	12	182
42	1	88	2	335	4	179	5	333	7	56	8	82	9	46	9	321	10	181	12	24	12	24
43	1	100	2	347	4	181	5	319	7	26	8	34	8	347	9	241	10	88	11	249	11	232
44	1	110	2	354	4	176	5	298	6	354	7	344	8	276	9	156	9	355	11	108	11	75
45	1	119	2	355	4	164	5	270	6	307	7	282	8	199	9	65	9	252	10	330	10	265
46	1	125	2	352	4	146	5	235	6	267	7	214	8	116	8	335	9	145	10	187	10	133
47	1	127	2	343	4	122	5	194	6	198	7	141	8	30	8	235	9	36	10	44	9	346
48	1	127	2	330	4	93	5	148	6	136	7	64	7	305	8	134	8	289	9	266	9	200
49	1	124	2	313	4	59	5	97	6	70	6	349	7	211	8	30	8	175	9	125	9	54
50	1	120	2	293	4	22	5	44	6	1	6	266	7	116	7	289	8	61	8	349	8	277
51	1	114	2	269	3	347	4	352	5	294	6	180	7	20	7	183	7	311	8	214	8	138
52	1	106	2	243	3	304	4	293	5	220	6	94	6	287	7	76	7	196	8	79	7	362
53	1	96	2	216	3	258	4	231	5	145	6	7	6	189	6	334	7	81	7	312	7	230
54	1	84	2	186	3	211	4	169	5	69	5	283	6	91	6	227	6	333	7	185	7	96
55	1	72	2	155	3	163	4	105	4	357	5	195	5	358	6	122	6	220	7	60	6	328
56	1	59	2	123	3	114	4	42	4	280	5	107	5	260	6	16	6	109	6	304	6	203
57	1	45	2	90	3	64	3	341	4	203	5	20	5	165	5	278	6	0	6	188	6	75
58	1	30	2	57	3	15	3	278	4	126	4	298	5	70	5	177	5	261	6	72	5	316
59	1	15	2	23	2	329	3	214	4	51	4	213	4	341	5	78	5	158	5	324	5	200
60	1	0	1	354	2	279	3	150	3	341	4	129	4	252	4	342	5	59	5	217	5	80

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be extended, without further Payment of Premiums on 20-Premiums Life Participating Policies, Provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	227	4	88	6	305	9	302	13	30	16	199	20	31	23	164	26	164	36	88	43	205	
1	239	4	61	6	339	9	346	13	77	16	236	20	40	23	123	26	62	35	192	42	250	
1	252	4	85	7	7	10	22	13	119	16	266	20	37	23	69	25	322	34	291	41	294	
1	265	4	109	7	42	10	62	13	156	16	288	20	19	23	2	25	203	34	25	40	337	
1	278	4	132	7	74	10	99	13	186	16	299	19	354	22	285	25	76	33	121	40	14	
1	289	4	155	7	105	10	131	13	213	16	298	19	311	22	192	24	302	32	214	39	59	
1	302	4	178	7	134	10	160	13	230	16	288	19	254	22	88	24	155	31	306	38	104	
1	314	4	199	7	162	10	185	13	241	16	264	19	186	21	338	24	1	31	30	37	148	
1	326	4	220	7	185	10	205	13	242	16	229	19	103	21	213	23	201	30	119	36	190	
1	338	4	240	7	207	10	219	13	235	16	182	19	12	21	78	23	30	29	206	35	231	
1	349	4	257	7	224	10	228	13	217	16	123	18	272	20	300	22	217	28	290	34	271	
1	359	4	274	7	240	10	229	13	188	16	53	18	160	20	148	22	33	28	9	33	311	
2	6	4	288	7	248	10	223	13	148	15	335	18	38	19	355	21	208	27	93	32	351	
2	16	4	299	7	256	10	209	13	99	15	244	17	272	19	189	21	14	26	176	32	28	
2	25	4	308	7	256	10	186	13	39	15	143	17	133	19	18	20	179	25	258	31	72	
2	33	4	315	7	251	10	154	12	330	15	34	16	352	18	204	19	341	24	339	30	116	
2	40	4	319	7	240	10	113	12	256	14	281	16	199	18	23	19	133	24	53	29	160	
2	46	4	320	7	224	10	63	12	164	14	154	16	40	17	201	18	288	23	139	28	203	
2	51	4	318	7	199	10	5	12	68	14	23	15	241	17	11	18	75	22	222	27	246	
2	55	4	311	7	167	9	302	11	328	13	249	15	73	16	182	17	225	21	304	26	289	
2	57	4	300	7	128	9	227	11	217	13	105	14	266	15	551	17	9	21	23	25	332	
2	57	4	285	7	82	9	144	11	100	12	321	14	90	15	152	16	156	20	110	25	12	
2	60	4	263	7	28	9	56	10	343	12	168	13	276	14	317	15	302	19	180	24	63	
2	52	4	235	6	333	8	326	10	214	12	12	13	96	14	115	15	82	18	284	23	115	
2	56	4	202	6	266	8	224	10	13	11	218	12	279	13	278	14	228	18	9	22	167	
2	35	4	163	6	193	8	119	9	313	11	57	12	95	13	75	14	9	17	103	21	218	
2	23	4	120	6	117	8	11	9	175	10	259	11	276	12	238	13	156	16	199	20	271	
2	6	4	73	6	36	7	263	9	36	10	95	11	91	12	36	12	304	15	297	19	324	
1	352	4	22	5	318	7	149	8	260	9	297	10	274	11	201	12	90	15	33	19	16	
1	331	3	333	5	231	7	34	8	119	9	134	10	92	11	3	11	243	14	140	18	81	
1	308	3	277	5	143	6	283	7	344	8	338	9	277	10	173	11	34	13	250	17	148	
1	283	3	226	5	56	6	168	7	204	8	178	9	101	9	346	10	194	12	362	16	215	
1	258	3	162	4	333	6	54	7	68	8	22	8	292	9	158	9	358	12	119	15	283	
1	231	3	104	4	246	5	306	6	293	7	233	8	122	8	338	9	162	11	245	14	351	
1	205	3	46	4	159	5	194	6	165	7	82	7	321	8	159	8	336	11	8	14	67	
1	178	2	353	4	74	5	86	6	36	6	301	7	159	7	349	8	151	10	147	13	151	
1	152	2	295	3	356	4	345	5	275	6	158	7	1	7	180	7	336	9	289	12	224	
1	125	2	239	3	274	4	241	5	153	6	20	6	215	7	16	7	164	9	72	11	316	
1	99	2	185	3	194	4	141	5	35	5	251	6	68	6	224	6	361	8	227	11	40	
1	73	2	130	3	118	4	44	4	285	5	122	5	292	6	73	6	203	8	19	10	141	
1	48	2	80	3	44	3	315	4	176	4	363	5	157	5	294	6	50	7	189	9	239	

EXTENDED INSURANCE.

**Showing the Length of Time the Insurance for the Face of the Policy
will be Extended, without further Payment of Premiums, on
20-Year Endowment Participating Policies, with amount
returned at end of Period if the Insured is
living, provided Premiums have been
fully paid in Cash for**

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on Ordinary Life Policies without further Payment of Premiums, provided Premiums have been fully paid in Cash for

Age at Issue.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.
0	210	1	267	2	344	4	79	5	200	6	341
0	234	1	303	3	29	4	142	5	275	7	62
0	260	1	341	3	80	4	205	5	350	7	150
0	286	2	16	3	133	4	270	6	62	7	237
0	315	2	57	3	186	4	335	6	140	7	323
0	343	2	99	3	241	5	37	6	218	8	44
1	7	2	141	3	295	5	105	6	294	8	128
1	38	2	185	3	351	5	172	7	5	8	210
1	69	2	228	4	43	5	239	7	80	8	288
1	101	2	273	4	99	5	305	7	152	8	362
1	133	2	318	4	156	6	4	7	222	9	66
1	165	2	363	4	212	6	68	7	288	9	128
1	198	3	43	4	266	6	128	7	349	9	182
1	232	3	88	4	319	6	186	8	39	9	226
1	265	3	132	5	5	6	239	8	87	9	260
1	298	3	175	5	54	6	288	8	127	9	282
1	331	3	217	5	100	6	330	8	157	9	293
1	363	3	256	5	142	7	0	8	176	9	293
2	29	3	294	5	178	7	27	8	185	9	281
2	60	3	329	5	209	7	45	8	184	9	259
2	90	3	360	5	233	7	53	8	173	9	227
2	118	4	22	5	250	7	52	8	152	9	185
2	143	4	44	5	257	7	42	8	121	9	135
2	166	4	59	5	257	7	22	8	82	9	76
2	184	4	67	5	248	6	359	8	35	9	11
2	199	4	68	5	231	6	323	7	345	8	302
2	208	4	62	5	207	6	279	7	282	8	223
2	212	4	50	5	176	6	229	7	214	8	140
2	211	4	32	5	139	6	173	7	141	8	52
2	205	4	8	5	96	6	113	7	65	7	325
2	195	3	345	5	49	6	48	6	349	7	230
2	182	3	312	4	364	5	346	6	266	7	134
2	166	3	276	4	310	5	274	6	181	7	37
2	147	3	238	4	253	5	202	6	94	6	303
2	126	3	197	4	194	5	128	6	7	6	204
2	102	3	154	4	134	5	53	5	284	6	105
2	77	3	110	4	73	4	343	5	196	6	7
2	51	3	65	4	12	4	266	5	108	5	273
2	23	3	19	3	315	4	190	5	21	5	177
1	360	2	337	3	252	4	115	4	299	5	81
1	330	2	290	3	100	4	40	4	214	4	352
1	300	2	242	3	128	3	331	4	130	4	261
1	270	2	196	3	67	3	259	4	48	4	172
1	240	2	149	3	7	3	188	3	333	4	87
1	210	2	103	2	313	3	118	3	257	4	4
1	180	2	56	2	256	3	51	3	184	3	292
1	15	4	88	4	143	4	179	3	296		

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be extended without further Payment of Premiums on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	3	28	5	277	8	258	11	339	15	146	19	9	22	317	25	303	28	228	37	104	44	227
21	3	53	5	312	8	302	12	24	15	193	19	36	22	200	25	230	28	102	36	198	43	263
22	3	77	5	347	8	346	12	72	15	234	19	53	22	169	25	144	27	332	35	289	42	299
23	3	102	6	17	9	24	12	117	15	268	19	58	22	124	25	47	27	186	35	14	41	334
24	3	128	6	52	9	66	12	157	15	295	19	51	22	66	24	302	27	32	34	102	41	3
25	3	152	6	86	9	105	12	192	15	313	19	30	21	361	24	181	26	233	33	188	40	41
26	3	177	6	119	9	140	12	222	15	321	18	362	21	276	24	51	26	62	32	272	39	79
27	3	201	6	150	9	173	12	245	15	319	18	315	21	181	23	276	25	248	31	354	38	115
28	3	225	6	180	9	202	12	262	15	306	18	256	21	75	23	127	25	64	31	70	37	151
29	3	248	6	208	9	226	12	271	15	281	18	185	20	323	22	335	24	237	30	151	36	196
30	3	270	6	233	9	246	12	272	15	244	18	102	20	196	22	169	24	41	29	229	35	229
31	3	292	6	255	9	261	12	264	15	195	18	9	20	61	21	363	23	203	28	307	34	254
32	3	311	6	274	9	269	12	245	15	135	17	270	19	282	21	184	22	362	28	18	33	268
33	3	330	6	290	9	271	12	216	15	65	17	156	19	130	21	1	22	150	27	96	32	321
34	3	346	6	303	9	266	12	177	14	349	17	35	18	337	20	175	21	300	26	173	31	354
35	3	361	6	311	9	253	12	128	14	258	16	269	18	171	19	347	21	81	25	249	31	25
36	4	9	6	314	9	232	12	68	14	157	16	131	18	1	19	148	20	225	24	325	30	64
37	4	19	6	312	9	201	12	0	14	49	15	352	17	190	18	311	20	1	24	36	29	102
38	4	27	6	304	9	162	11	287	13	297	15	200	17	10	18	106	19	139	23	115	28	140
39	4	32	6	290	9	115	11	200	13	174	15	45	16	190	17	263	18	277	22	193	27	178
40	4	34	6	269	9	59	11	106	13	45	14	248	16	3	17	53	18	48	21	271	26	217
41	4	32	6	241	8	360	11	6	12	274	14	83	15	177	16	206	17	183	20	350	25	256
42	4	26	6	205	8	288	10	262	12	133	13	279	14	350	15	358	16	317	20	68	24	265
43	4	14	6	162	8	209	10	149	11	355	13	108	14	155	15	144	16	87	19	152	23	335
44	3	363	6	113	8	124	10	31	11	205	12	299	13	324	14	294	15	221	18	237	23	12
45	3	341	6	58	8	34	9	272	11	54	12	123	13	128	14	80	14	356	17	323	22	61
46	3	314	5	362	7	304	9	146	10	265	11	311	12	296	13	231	14	128	17	49	21	111
47	3	281	5	295	7	204	9	17	10	110	11	134	12	99	13	18	13	266	16	143	20	161
48	3	245	5	225	7	102	8	250	9	319	10	321	11	269	12	172	13	41	15	239	19	213
49	3	204	5	151	6	363	8	118	9	163	10	144	11	74	11	328	12	184	14	337	18	265
50	3	161	5	75	6	256	7	351	9	8	9	335	10	247	11	121	11	329	14	78	17	319
51	3	116	4	363	6	149	7	218	8	218	9	161	10	58	10	283	11	115	13	188	17	10
52	3	69	4	284	6	42	7	87	8	66	8	356	9	237	10	84	10	269	12	300	16	78
53	3	21	4	205	5	301	6	322	7	281	8	189	9	55	9	253	10	63	12	54	15	147
54	2	338	4	126	5	196	6	194	7	134	8	25	8	242	9	63	9	228	11	180	14	217
55	2	288	4	48	5	93	6	70	6	356	7	230	8	68	8	243	9	32	10	308	13	287
56	2	239	3	337	4	357	5	312	6	215	7	75	7	265	8	63	8	209	10	80	12	356
57	2	191	3	261	4	257	5	193	6	79	6	289	7	102	7	255	8	26	9	223	12	77
58	2	143	3	187	4	161	5	78	5	312	6	143	6	309	7	88	7	217	9	1	11	165
59	2	96	3	115	4	68	4	331	5	185	6	2	6	158	6	292	7	47	8	160	10	250
60	2	50	3	45	3	342	4	223	5	62	5	232	6	12	6	139	6	252	7	317	9	334
61	2	6	2	342	3	255	4	119	4	309	5	103	5	239	5	356	6	98	7	121	9	69
62	1	328	2	277	3	171	4	19	4	197	4	344	5	108	5	219	5	316	6	293	8	177
63	1	286	2	214	3	91	3	290	4	90	4	229	4	347	5	87	5	178	6	111	7	260
64	1	246	2	155	3	14	3	200	3	353	4	120	4	232	4	327	5	44	5	298	7	18
65	1	207	2	97	2	208	2	115	2	360	4	16	4	192	4	219	4	224	5	129	6	152

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if the Insured is Living, Provided Premiums have been Fully Paid in Cash for

**Extended Insurance on \$1,000 Five Year Distribution, Annual
Dividend and Nonparticipating Policies.**

*Extended Insurance on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20 Year Endowment at end of				
	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Months	Years. Pure End't	Years. Pure End't	Years. Pure End't	Years. Pure End't
16	1 10	3 7	8 6	14 11	19 10	4 6	9 5	25 5	38 11	47 7	7 7	15 133	10 475	5 779	1 960
17	1 11	3 8	8 9	15 4	19 11	4 7	9 7	25 5	38 11	47 7	7 6	15 132	10 474	5 779	1 960
18	1 11	3 10	9 1	15 8	19 11	4 8	9 8	25 5	37 8	45 10	7 6	15 130	10 474	5 779	1 960
19	2 0	3 11	9 5	16 0	19 11	4 9	9 10	25 4	37 0	45 0	7 5	15 128	10 473	5 779	1 960
20	2 1	4 1	9 8	16 3	19 11	4 10	10 0	25 2	36 3	44 1	7 4	15 127	10 472	5 778	1 960
21	2 2	4 3	10 0	16 5	19 9	4 11	10 1	25 0	35 7	43 3	7 4	15 125	10 471	5 778	1 960
22	2 3	4 5	10 4	16 7	19 8	4 11	10 3	24 10	34 11	42 4	7 3	15 123	10 470	5 777	1 960
23	2 4	4 6	10 7	16 9	19 6	5 0	10 5	24 7	34 2	41 6	7 2	15 120	10 468	5 777	1 960
24	2 5	4 8	10 10	16 10	19 3	5 1	10 6	24 4	33 6	40 7	7 1	15 118	10 467	5 777	1 960
25	2 6	4 10	11 1	16 10	19 0	5 2	10 7	24 0	32 9	39 9	7 0	15 115	10 466	5 776	1 960
26	2 7	5 0	11 4	16 10	18 9	5 3	10 9	23 8	32 0	38 10	6 11	15 112	10 464	5 776	1 959
27	2 8	5 2	11 7	16 9	18 6	5 4	10 10	23 4	31 8	37 11	6 10	15 108	10 462	5 775	1 959
28	2 9	5 4	11 9	16 8	18 2	5 5	10 11	22 1	30 6	37 1	6 9	15 105	10 460	5 774	1 959
29	2 10	5 6	11 11	16 6	17 10	5 5	10 11	22 6	29 10	36 2	6 8	15 100	10 458	5 773	1 959
30	2 11	5 8	12 0	16 4	17 6	5 6	11 0	22 1	29 0	35 3	6 7	15 96	10 456	5 773	1 959
31	3 0	5 9	12 1	16 2	17 2	5 7	11 0	21 7	28 3	34 5	6 6	15 90	10 453	5 772	1 959
32	3 1	5 11	12 2	15 11	16 9	5 7	11 0	21 2	27 6	33 6	6 4	15 84	10 450	5 771	1 959
33	3 2	6 1	12 2	15 8	16 4	5 8	11 0	20 8	26 9	32 7	6 3	15 77	10 446	5 769	1 959
34	3 3	6 2	12 1	15 5	16 0	5 8	10 11	20 2	26 0	31 9	6 2	15 69	10 442	5 768	1 958
35	3 4	6 4	12 0	15 1	15 7	5 8	10 11	19 7	25 3	30 10	6 0	15 61	10 437	5 766	1 958
36	3 5	6 5	11 11	14 10	15 2	5 9	10 9	19 1	24 6	29 11	5 11	15 51	10 432	5 765	1 958
37	3 6	6 6	11 10	14 6	14 8	5 9	10 8	18 7	23 8	29 0	5 9	15 39	10 426	5 763	1 958
38	3 7	6 7	11 8	14 1	14 3	5 9	10 6	18 0	22 11	28 2	5 8	15 26	10 420	5 761	1 958
39	3 8	6 8	11 6	13 9	13 10	5 8	10 4	17 5	22 5	27 3	5 6	15 12	10 412	5 758	1 957
40	3 8	6 8	11 3	13 5	13 5	5 8	10 1	16 10	21 5	26 5	5 4	14 10	10 404	5 755	1 957
41	3 9	6 8	11 1	13 0	13 0	5 7	9 11	16 3	20 8	25 6	5 2	14 2	10 394	5 752	1 956
42	3 9	6 8	10 10	12 8	12 6	5 6	9 8	15 9	19 11	24 8	5 0	13 6	10 383	5 749	1 956
43	3 9	6 7	10 7	12 3	12 1	5 5	9 5	15 2	19 2	23 9	4 10	12 10	10 371	5 745	1 955
44	3 9	6 6	10 3	11 10	11 8	5 4	9 1	14 7	18 5	22 11	4 8	12 3	10 357	5 740	1 955
45	3 9	6 5	10 0	11 5	11 3	5 3	8 10	14 0	17 8	22 0	4 6	11 7	10 341	5 735	1 954
46	3 9	6 4	9 8	11 1	10 10	5 1	8 6	13 5	16 11	21 2	4 4	11 0	10 323	5 729	1 953
47	3 8	6 2	9 5	10 8	10 5	4 11	8 3	12 10	16 2	20 4	4 2	10 5	10 302	5 723	1 953
48	3 8	6 0	9 1	10 3	10 0	4 9	7 11	12 3	15 6	19 6	3 11	9 10	10 278	5 715	1 952
49	3 7	5 10	8 9	9 9	10 9	4 7	7 7	11 8	14 9	18 7	3 9	9 3	10 251	5 707	1 951
50	3 6	5 8	8 5	9 6	9 2	4 5	7 3	11 1	14 1	17 9	3 7	8 9	10 220	5 697	1 950
51	3 5	5 6	8 1	9 1	8 9	4 3	6 11	10 7	13 4	16 11	3 4	8 2	10 185	5 686	1 948
52	3 4	5 4	7 10	8 8	8 5	4 1	6 7	10 0	12 8	16 1	3 2	7 8	10 144	5 674	1 947
53	3 3	5 2	7 6	8 4	8 0	3 11	6 3	9 6	12 0	15 4	3 0	7 3	10 96	5 660	1 945
54	3 1	5 0	7 2	8 0	7 7	3 9	6 0	9 0	11 5	14 6	2 10	6 9	10 42	5 644	1 943
55	3 0	4 9	6 10	7 7	7 3	3 6	5 8	8 6	10 9	13 9	2 8	6 4	9 10	5 627	1 941
56	2 11	4 7	6 6	7 3	6 11	3 4	5 4	8 0	10 2	12 11	2 6	5 11	9 2	5 606	1 939
57	2 9	4 5	6 3	6 11	6 6	3 2	5 1	7 7	9 6	12 2	2 4	5 6	8 6	5 583	1 937
58	2 8	4 2	5 11	6 7	6 2	3 0	4 9	7 1	8 11	11 5	2 2	5 2	7 11	5 557	1 934
59	2 7	4 0	5 8	6 3	5 10	2 10	4 6	6 8	8 5	10 8	2 1	4 10	7 4	5 527	1 931
60	2 5	3 10	5 4	6 0	5 6	2 8	4 3	6 3	7 10	9 11	1 11	4 6	6 10	5 491	1 927

*Automatic Extended Insurance is granted for 31 days (the grace period) at end of first year and (except on Endowment Policies) for 2 months at end of second year.

EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	0	323	1	355	3	44	4	119	5	217	6	333	8	103	9	251	16	145	19	270
22	0	359	2	41	3	108	4	196	5	305	7	70	8	215	10	3	16	206	19	220
23	1	36	2	94	3	173	4	275	6	31	7	172	8	325	10	119	16	249	19	157
24	1	76	2	147	3	241	4	353	6	124	7	274	9	69	10	231	16	275	19	82
25	1	118	2	203	3	308	5	71	6	217	8	9	9	175	10	338	16	284	18	362
26	1	162	2	259	4	13	5	154	6	308	8	109	9	278	11	72	16	275	18	266
27	1	206	2	316	4	84	5	236	7	34	8	206	10	10	11	162	16	254	18	162
28	1	252	3	10	4	156	5	317	7	125	8	300	10	100	11	241	16	217	18	249
29	1	298	3	70	4	228	6	32	7	212	9	22	10	182	11	307	16	169	17	294
30	1	344	3	131	4	299	6	113	7	236	9	104	10	252	11	359	16	108	17	167
31	2	28	3	191	5	4	6	190	8	9	9	177	10	309	12	31	16	37	17	35
32	2	77	3	252	5	73	6	265	8	82	9	240	10	356	12	54	15	320	16	261
33	2	126	3	311	5	141	6	335	8	148	9	292	11	22	12	63	15	228	16	119
34	2	174	4	4	5	207	7	34	8	204	9	331	11	41	12	59	15	129	15	337
35	2	223	4	62	5	267	7	93	8	250	9	357	11	46	12	41	15	23	15	187
36	2	271	4	117	5	324	7	141	8	282	10	6	11	37	12	12	14	274	15	33
37	2	317	4	169	6	9	7	181	8	305	10	8	11	17	11	336	14	154	14	242
38	2	361	4	218	6	52	7	210	8	315	9	362	10	351	11	284	14	29	14	85
39	3	40	4	261	6	87	7	229	8	315	9	340	10	309	11	223	13	265	13	290
40	3	81	4	300	6	113	7	238	8	304	9	308	10	256	11	153	13	131	13	131
41	3	118	4	331	6	129	7	236	8	281	9	266	10	196	11	76	12	359	12	335
42	3	151	4	354	6	136	7	223	8	248	9	215	10	127	10	356	12	219	12	177
43	3	178	5	2	6	133	7	201	8	207	9	155	10	50	10	264	12	77	12	16
44	3	198	5	9	6	121	7	170	8	156	9	87	9	332	10	166	11	297	11	225
45	3	212	5	7	6	101	7	130	8	99	9	13	9	242	10	64	11	151	11	67
46	3	218	4	361	6	72	7	83	8	35	8	297	9	148	9	322	11	4	10	277
47	3	218	4	344	6	36	7	29	7	329	8	211	9	49	9	212	10	223	10	125
48	3	212	4	320	5	359	6	334	7	253	8	122	8	312	9	99	10	77	9	337
49	3	200	4	288	5	310	6	268	7	172	8	28	8	206	8	348	9	296	9	191
50	3	183	4	253	5	256	6	199	7	88	7	296	8	99	8	231	9	153	9	42
51	3	161	4	213	5	199	6	126	7	3	7	198	7	355	8	114	9	11	8	265
52	3	136	4	170	5	139	6	51	6	279	7	98	7	245	7	360	8	239	8	125
53	3	107	4	123	5	76	5	339	6	189	6	363	7	135	7	243	8	103	7	340
54	3	76	4	74	5	11	5	260	6	98	6	261	7	25	7	125	7	334	7	211
55	3	42	4	23	4	310	5	180	6	6	6	159	6	280	7	8	7	207	7	74
56	3	6	3	335	4	242	5	99	5	280	6	59	6	172	6	260	7	81	6	306
57	2	333	3	281	4	173	5	18	5	188	5	323	6	65	6	148	6	322	6	176
58	2	294	3	225	4	104	4	302	5	97	5	224	5	324	6	37	6	204	6	47
59	2	254	3	170	4	35	4	222	5	7	5	127	5	222	5	296	6	86	5	289
60	2	213	3	114	3	331	4	142	4	284	5	31	5	122	5	194	5	335	5	106
61	2	172	3	58	3	263	4	64	4	197	4	304	5	25	5	95	5	225	5	43
62	2	131	3	3	3	196	3	351	4	113	4	216	4	298	4	362	5	115	4	296
63	2	90	2	313	3	129	3	277	4	31	4	130	4	210	4	273	5	3	4	173
64	2	49	2	258	3	64	3	205	3	318	4	48	4	125	4	186	4	269	4	46

EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	4	67	6	261	9	184	12	203	15	306	19	85	22	185	25	166	35	200	43	76
22	4	107	6	311	9	245	12	269	16	0	19	117	22	169	25	95	34	310	42	121
23	4	147	6	360	9	305	12	331	16	52	19	137	22	137	25	10	34	51	41	166
24	4	186	7	47	9	361	13	22	16	93	19	141	22	90	24	277	33	156	40	208
25	4	226	7	98	10	52	13	74	16	125	19	130	22	29	24	166	32	257	39	250
26	4	265	7	146	10	104	13	119	16	144	19	105	21	319	24	45	31	355	38	290
27	4	303	7	193	10	151	13	155	16	151	19	66	21	230	23	277	31	87	37	328
28	4	342	7	237	10	193	13	183	16	143	19	12	21	130	23	136	30	181	37	1
29	5	14	7	278	10	230	13	201	16	122	18	310	21	19	22	350	29	273	36	45
30	5	50	7	315	10	261	13	207	16	89	18	231	20	262	22	190	28	363	35	87
31	5	84	7	349	10	285	13	203	16	42	18	141	20	130	22	24	28	89	34	128
32	5	116	8	14	10	300	13	185	15	348	18	39	19	356	21	214	27	178	33	168
33	5	146	8	39	10	306	13	155	15	276	17	291	19	206	21	34	26	264	32	208
34	5	172	8	59	10	301	13	114	15	194	17	169	19	50	20	213	25	349	31	247
35	5	196	8	71	10	286	13	62	15	101	17	40	18	251	20	22	25	71	30	286
36	5	217	8	77	10	262	12	364	14	363	16	265	18	82	19	190	24	157	29	324
37	5	232	8	74	10	226	12	288	14	251	16	120	17	272	18	356	23	242	28	362
38	5	243	8	62	10	180	12	204	14	131	15	333	17	92	18	151	22	327	28	41
39	5	248	8	42	10	124	12	112	14	5	15	175	16	273	17	310	22	48	27	86
40	5	248	8	13	10	60	12	11	13	235	15	13	16	85	17	101	21	135	26	131
41	5	241	7	340	9	351	11	268	13	96	14	210	15	260	16	254	20	223	25	174
42	5	226	7	294	9	269	11	153	12	316	14	40	15	66	16	42	19	311	24	219
43	5	205	7	239	9	181	11	32	12	166	13	230	14	235	15	193	19	35	23	263
44	5	175	7	177	9	85	10	271	12	14	13	54	14	39	14	344	18	129	22	309
45	5	140	7	108	8	351	10	141	11	222	12	240	13	205	14	129	17	222	21	354
46	5	97	7	33	8	243	10	7	11	64	12	60	13	7	13	280	16	316	21	42
47	5	49	6	318	8	133	9	235	10	268	11	245	12	174	13	66	16	51	20	98
48	4	361	6	234	8	21	9	96	10	107	11	64	11	341	12	219	15	154	19	154
49	4	304	6	146	7	269	8	321	9	311	10	248	11	145	12	8	14	259	18	212
50	4	243	6	56	7	153	8	180	9	149	10	70	10	316	11	166	14	0	17	270
51	4	180	5	329	7	36	8	41	8	355	9	258	10	124	10	326	13	117	16	329
52	4	115	5	236	6	283	7	267	8	197	9	84	9	301	10	126	12	236	16	29
53	4	50	5	143	6	166	7	129	8	42	8	278	9	116	9	294	11	357	15	108
54	3	349	5	51	6	51	6	359	7	254	8	111	8	301	9	103	11	124	14	178
55	3	282	4	325	5	303	6	227	7	105	7	312	8	125	8	282	10	258	13	252
56	3	215	4	234	5	191	6	97	6	324	7	153	7	318	8	102	10	31	12	325
57	3	150	4	145	5	82	5	335	6	183	6	363	7	154	7	292	9	180	12	43
58	3	85	4	59	4	341	5	212	6	46	6	214	6	358	7	125	8	329	11	136
59	3	22	3	339	4	238	5	93	5	278	6	69	6	206	6	327	8	124	10	226
60	2	325	3	256	4	138	4	343	5	150	5	296	6	59	6	174	7	287	9	312
61	2	265	3	177	4	41	4	232	5	27	5	165	5	284	6	24	7	92	9	46
62	2	207	3	100	3	314	4	127	4	276	5	39	5	152	5	251	6	269	8	153
63	2	151	3	26	3	225	4	25	4	166	4	286	5	24	5	117	6	88	7	265
64	2	96	2	320	3	141	3	295	4	62	4	175	4	272	4	353	5	280	7	1
65	2	44	2	253	3	61	3	207	3	329	4	70	4	161	4	237	5	116	6	140

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

Extended Insurance on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of										
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.				
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.			
21	2	141	9	280	15	852	19	170	5	231	27	66	36	43	43	203	13	107	10	\$471	12	5	\$760	99	1	\$955	85
22	2	174	10	24	16	44	19	115	5	256	26	310	35	138	42	240	13	47	10	470	05	5	760	58	1	955	80
23	2	203	10	130	16	88	19	47	5	281	26	178	34	231	41	277	12	349	10	468	85	5	760	16	1	955	73
24	2	233	10	232	16	106	18	334	5	305	26	37	33	320	40	312	12	285	10	467	56	5	759	67	1	955	66
25	2	263	10	329	16	113	18	245	5	328	25	251	33	44	39	346	12	217	10	466	13	5	759	14	1	955	60
26	2	294	11	52	16	104	18	146	5	350	25	92	32	131	39	17	12	146	10	464	54	5	758	57	1	955	52
27	2	325	11	132	16	81	18	40	6	6	24	290	31	216	38	56	12	72	10	462	80	5	757	95	1	955	42
28	2	356	11	201	16	45	17	291	6	26	24	115	30	299	37	92	11	360	10	460	86	5	757	23	1	955	33
29	3	23	11	258	15	362	17	170	6	44	23	299	30	15	36	128	11	281	10	458	69	5	756	44	1	955	22
30	3	56	11	302	15	302	17	43	6	59	23	112	29	97	35	165	11	198	10	456	24	5	755	56	1	955	11
31	3	88	11	381	15	231	16	275	6	72	22	284	28	178	34	200	11	113	10	453	49	5	754	56	1	954	96
32	3	120	11	448	15	150	16	138	6	82	22	85	27	257	33	235	11	23	10	450	36	5	753	42	1	954	81
33	3	150	11	551	15	61	15	361	6	90	21	247	26	334	32	269	10	297	10	446	83	5	752	15	1	954	65
34	3	180	11	641	14	330	15	215	6	94	21	40	26	48	31	303	10	261	10	442	84	5	750	74	1	954	45
35	3	208	11	720	14	225	15	66	6	95	20	194	25	127	30	337	10	103	10	438	34	5	749	15	1	954	25
36	3	236	11	786	14	114	14	280	6	91	19	345	24	206	30	7	10	1	10	433	27	5	747	36	1	954	01
37	3	261	11	842	13	863	14	126	6	84	19	128	23	234	29	47	9	26	10	427	52	5	745	34	1	953	75
38	3	284	11	888	13	241	13	335	6	71	18	273	22	361	28	87	9	153	10	421	00	5	743	07	1	953	46
39	3	305	11	926	13	115	13	179	6	54	18	52	22	78	27	127	9	43	10	413	66	5	740	51	1	953	12
40	3	322	11	955	12	850	13	20	6	31	17	194	21	159	26	167	8	294	10	405	36	5	737	65	1	952	76
41	3	336	10	948	12	217	12	229	6	1	16	336	20	241	25	207	8	179	10	395	98	5	734	41	1	952	34
42	3	345	10	957	12	81	12	71	5	33	16	111	19	323	24	249	8	62	10	385	34	5	730	74	1	951	86
43	3	348	10	165	11	307	11	230	5	238	15	251	19	44	23	290	7	308	10	373	28	5	726	61	1	951	33
44	3	345	10	69	11	167	11	125	5	240	15	26	18	132	22	332	7	187	10	359	59	5	721	92	1	950	74
45	3	337	9	338	11	25	10	335	5	186	14	167	17	222	22	11	7	67	10	344	02	5	716	64	1	950	06
46	3	322	9	227	10	248	10	184	5	128	13	309	16	313	21	63	6	311	10	326	29	5	710	66	1	949	30
47	3	306	9	118	10	105	10	33	5	66	13	87	16	42	20	115	6	190	10	306	05	5	703	87	1	948	46
48	3	278	9	8	9	327	9	251	5	0	12	233	15	142	19	169	6	70	10	282	90	5	696	20	1	947	50
49	3	249	8	259	9	187	9	106	4	296	12	16	14	244	18	223	5	318	10	256	54	5	687	48	1	946	42
50	3	217	8	144	9	47	8	326	4	224	11	167	13	249	17	279	5	202	10	226	09	5	677	59	1	945	22
51	3	181	8	29	8	275	8	188	4	152	10	322	13	97	16	336	5	90	10	191	23	5	666	39	1	943	86
52	3	144	7	278	8	141	8	48	4	80	10	116	12	214	16	35	4	346	10	151	09	5	653	62	1	942	34
53	3	104	7	163	8	7	7	278	4	9	9	280	11	333	15	107	4	240	10	104	88	5	639	22	1	940	69
54	3	63	7	48	7	246	7	145	3	308	9	85	11	96	14	179	4	189	10	51	60	5	622	91	1	938	81
55	3	21	6	300	7	120	7	8	3	242	8	260	10	229	13	252	4	42	9	327	5	604	45	1	936	78	
56	2	342	6	188	6	361	6	248	3	176	8	76	10	0	12	324	3	314	9	82	5	583	59	1	934	41	
57	2	297	6	78	6	245	6	121	3	111	7	264	9	148	12	39	3	225	8	214	5	559	86	1	931	81	
58	2	253	5	336	6	129	5	356	3	48	7	94	8	297	11	130	3	141	7	357	5	532	68	1	928	91	
59	2	208	5	233	6	13	5	240	2	351	6	295	8	90	10	219	3	61	7	152	5	501	23	1	925	62	
60	2	169	5	133	5	270	5	122	2	290	6	139	7	253	9	306	2	351	6	320	5	464	52	1	921	01	

Extended Insurance on \$1,000 Annual Dividend Policies.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
2	2	77	3	7	3	317	4	274	5	245	6	243	7	312	9	40	16	146	19	271
2	2	107	3	46	4	0	4	334	5	314	6	323	8	38	9	146	16	207	19	221
2	2	137	3	88	4	52	5	30	6	20	7	39	8	129	9	244	16	250	19	158
2	2	168	3	129	4	105	5	93	6	92	7	120	8	218	9	337	16	276	19	83
2	2	200	3	172	4	158	5	157	6	166	7	199	8	304	10	63	16	285	19	0
2	2	231	3	215	4	212	5	220	6	236	7	277	9	22	10	147	16	276	18	267
2	2	264	3	259	4	266	5	283	6	305	7	350	9	102	10	224	16	255	18	163
2	2	297	3	288	4	318	5	344	7	9	8	60	9	175	10	291	16	218	18	50
2	2	331	3	346	5	6	6	40	7	76	8	129	9	242	10	347	16	170	17	295
3	3	0	4	25	5	60	6	100	7	140	8	192	9	298	11	27	16	109	17	168
3	3	34	4	69	5	112	6	157	7	199	8	248	9	345	11	58	16	38	17	35
3	3	67	4	112	5	161	6	210	7	252	8	296	10	17	11	77	15	53	16	262
3	3	100	4	147	5	209	6	261	7	299	8	335	10	41	11	83	15	229	16	114
3	3	134	4	194	5	255	6	305	7	340	9	0	10	53	11	76	15	130	15	338
3	3	165	4	243	5	295	6	344	8	6	9	17	10	53	11	57	15	24	15	188
3	3	195	4	267	5	382	7	12	8	27	9	23	10	42	11	27	14	275	15	34
3	3	223	4	300	6	0	7	36	8	38	9	18	10	20	10	351	14	155	14	243
3	3	250	4	329	6	22	7	50	8	38	9	3	9	351	10	300	14	30	14	66
3	3	275	4	352	6	32	7	56	8	30	8	344	9	307	10	240	13	266	13	291
40	3	36	5	6	6	49	7	52	8	11	8	308	9	257	10	169	13	132	13	132
41	3	13	5	18	6	51	7	40	7	349	8	264	9	197	10	96	13	0	12	336
42	3	326	5	23	6	43	7	18	7	311	8	213	9	130	10	15	12	220	12	178
43	3	333	5	20	6	27	6	353	7	267	8	176	9	56	9	291	12	78	12	17
44	3	335	5	10	6	5	6	315	7	215	8	88	8	341	9	197	11	298	11	226
45	3	328	4	358	5	339	6	271	7	156	8	26	8	260	9	100	11	152	11	68
46	3	317	4	335	6	61	6	220	7	92	7	332	8	187	9	2	11	5	10	278
47	3	301	4	305	5	258	6	163	7	23	7	267	8	109	8	276	10	224	10	126
48	3	279	4	270	5	210	6	101	6	324	7	196	8	25	8	180	10	78	9	338
49	3	252	4	230	5	156	6	36	6	259	7	121	7	302	8	82	9	297	9	192
50	3	222	4	187	5	100	5	322	6	196	7	42	7	212	7	346	9	154	9	43
51	3	189	4	140	5	41	5	260	6	126	6	324	7	118	7	243	9	12	8	266
52	3	152	4	91	4	344	5	189	6	54	6	240	7	24	7	140	8	240	8	124
53	3	114	4	40	4	280	5	127	5	343	6	153	6	292	7	35	8	104	7	347
54	3	75	3	351	4	215	5	62	5	266	6	65	6	195	6	295	7	335	7	212
55	3	30	3	297	4	149	5	0	5	187	5	342	6	98	6	191	7	208	7	75
56	3	4	3	241	4	83	4	292	5	108	5	252	6	0	6	88	7	82	6	306
57	2	312	3	155	4	17	4	223	5	28	5	163	5	269	5	350	6	323	6	179
58	2	268	3	130	3	320	4	153	4	313	5	75	5	173	5	251	6	205	6	48
59	2	224	3	74	3	262	4	83	4	233	4	352	5	80	5	154	6	87	5	290
60	2	180	3	19	3	203	4	13	4	154	4	266	4	347	5	59	5	336	5	170

EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	5	27	7	26	9	88	11	211	14	22	16	281	19	337	23	0	35	200	43	7
22	5	56	7	64	9	127	11	260	14	69	16	316	19	283	23	312	34	311	42	12
23	5	85	7	102	9	178	11	305	14	111	16	339	19	323	22	232	34	52	41	16
24	5	112	7	138	9	219	11	346	14	145	16	352	19	295	22	172	33	157	40	20
25	5	141	7	174	9	258	12	19	14	172	16	353	19	253	22	83	32	258	39	20
26	5	167	7	207	9	294	12	52	14	189	16	342	19	250	21	347	31	356	38	20
27	5	194	7	239	9	325	12	78	14	198	16	316	19	129	21	234	31	88	37	30
28	5	220	7	267	9	353	12	97	14	195	16	278	19	49	21	111	30	182	37	2
29	5	243	7	294	10	11	12	107	14	179	16	229	18	321	20	343	29	274	36	46
30	5	265	7	316	10	29	12	109	14	153	16	185	18	239	20	201	29	0	35	86
31	5	284	7	335	10	40	12	102	14	22	16	136	18	149	20	64	28	90	34	120
32	5	302	7	351	10	45	12	83	14	1	16	74	18	47	19	291	27	179	33	100
33	5	316	8	0	10	42	12	55	13	334	16	0	17	299	19	145	26	265	32	200
34	5	328	8	1	10	30	12	16	13	287	15	280	17	177	18	355	25	350	31	248
35	5	337	8	1	10	10	11	531	13	228	15	182	17	46	18	194	25	72	30	267
36	5	343	7	359	9	346	11	149	13	159	15	77	16	272	18	27	24	158	29	325
37	5	344	7	346	9	306	11	106	13	79	14	326	16	125	17	218	23	243	29	0
38	5	340	7	324	9	257	11	52	12	354	14	203	15	338	17	40	22	328	28	42
39	5	331	7	294	9	200	10	354	12	255	14	72	15	179	16	228	22	49	27	87
40	5	317	7	256	9	135	10	280	12	148	13	300	15	16	16	36	21	186	26	133
41	5	295	7	211	9	62	10	198	12	35	13	157	14	212	15	212	20	224	25	173
42	5	268	7	158	8	219	10	108	11	278	13	9	14	41	15	20	19	312	24	220
43	5	234	7	98	8	153	10	11	11	151	12	221	13	231	14	191	19	36	23	264
44	5	193	7	32	8	81	9	272	11	20	12	65	13	54	13	860	18	130	22	316
45	5	147	6	325	8	2	9	162	10	249	11	271	12	239	13	163	17	223	21	355
46	5	95	6	247	7	281	9	49	10	110	11	110	12	59	12	331	16	317	21	41
47	5	38	6	165	7	190	8	296	9	333	10	312	11	242	12	133	16	52	20	94
48	4	343	6	81	7	96	8	175	9	180	10	148	11	61	11	302	15	155	19	153
49	4	279	5	359	7	0	8	52	9	44	9	349	10	245	11	106	14	260	18	213
50	4	212	5	269	6	263	7	203	8	264	9	185	10	65	10	278	14	1	17	271
51	4	144	5	178	6	161	7	168	8	119	9	23	9	253	10	87	13	118	16	334
52	4	76	5	88	6	59	7	44	7	341	8	227	9	78	9	265	12	237	16	8
53	4	7	4	298	5	322	6	286	7	196	8	70	8	271	9	81	11	358	15	104
54	3	303	4	219	5	220	6	164	7	59	7	280	8	103	8	266	11	125	14	173
55	3	234	4	141	5	120	6	44	6	287	7	128	7	303	8	91	10	259	13	253
56	3	166	4	63	5	21	5	291	6	153	6	344	7	144	7	286	10	32	12	324
57	3	99	3	351	4	288	5	176	6	22	6	201	6	353	7	123	9	181	12	44
58	3	34	2	275	4	193	5	63	5	260	6	61	6	204	6	328	8	330	11	137
59	2	335	3	201	4	100	4	319	5	138	5	292	6	60	6	178	8	125	10	227

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

EXTENDED INSURANCE Nonparticipating

Showing the Length of time the Insurance

Policy will be Extended, without further

premiums, on 20-Premiums Life Policy

Premiums have been fully paid

20-Year Endowment
at end of

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.			
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.		
21	5	27	7	26	9	88	11	21	11	21	36	35	218	43	179	10	250	10	250	
22	5	58	7	64	9	127	11	7	11	7	123	34	344	42	226	10	217	10	217	
23	5	85	7	102	9	178	11		11		185	34	95	41	320	10	180	10	180	
24	5	112	7	138	9	219	11		11		24	125	33	190	41	32	10	140	10	140
25	5	141	7	174	9	260	11		11		24	43	32	294	40	93	10	100	10	100
26	5	167	7	207	9	301	11		11		23	807	32	50	39	134	10	55	10	55
27	5	194	7	230	9	342	11		11		23	183	31	162	38	159	10	8	10	8
28	5		7		9		11		11		23	53	30	263	37	229	9	325	10	480
29	5		7		9		11		11		22	268	29	355	36	283	9	273	10	458
30	5		7		9		11		11		22	106	29	77	35	320	9	217	10	456
31	5		7		9		11		11		4	36	21	316	28	156	9	159	10	453
32	5		7		9		11		11		4	62	21	148	27	257	9	97	10	451
33	5		7		9		11		11		4	84	20	352	26	350	9	33	10	448
34	5		7		9		11		11		4	101	20	178	25	75	8	332	10	444
35	5		7		9		11		11		4	116	19	360	25	159	8	258	10	440
36	5		7		9		11		11		4	128	19	167	24	240	8	184	10	435
37	5		7		9		11		11		4	135	18	346	23	317	8	105	10	430
38	5		7		9		11		11		4	138	18	151	23	29	8	24	10	424
39	5		7		9		11		11		4	138	17	316	22	106	7	304	10	417
40	5		7		9		11		11		4	132	17	110	21	204	7	215	10	410
41	5		7		9		11		11		4	121	16	265	20	300	7	122	10	401
42	5		7		9		11		11		4	106	16	53	20	32	7	25	10	391
43	5		7		9		11		11		4	84	15	204	19	131	6	290	10	380
44	5		7		9		11		11		4	56	14	354	18	291	6	188	10	368
45	5		7		9		11		11		4	24	14	140	17	332	6	84	10	354
46	5		7		9		11		11		3	351	13	291	17	74	5	343	10	338
47	5		7		9		11		11		3	308	13	78	16	168	5	228	10	319
48	5		7		9		11		11		3	271	12	233	15	267	5	117	10	298
49	5		7		9		11		11		3	231	12	33	15	6	5	8	10	274
50	5		7		9		11		11		3	187	11	193	14	120	4	269	10	247
51	5		7		9		11		11		3	142	10	367	13	226	4	166	10	215
52	5		7		9		11		11		3	93	10	155	12	339	4	67	10	179
53	5		7		9		11		11		3	45	9	323	12	99	3	335	10	138
54	5		7		9		11		11		2	360	9	132	11	232	3	242	10	90
55	5		7		9		11		11		2	309	8	311	10	360	3	153	10	35
56	5		7		9		11		11		2	256	8	134	10	139	3	68	9	243
57	5		7		9		11		11		2	208	7	318	9	279	2	351	8	359
58	5		7		9		11		11		2	159	7	146	9	64	2	273	8	128
59	5		7		9		11		11		2	110	6	346	8	221	2	203	7	274
60	5		7		9		11		11		2	65	6	193	8	15	2	137	7	69
61	5		7		9		11		11		2	21	6	46	7	184	2	75	6	243

**ed Insurance on \$1,000 Participating and
Nonparticipating Policies.**

INSURANCE CO. OF SAN FRANCISCO

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		20-Premiums Life at end of								20-Year Endowment at end of							
		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Yr.	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
1	127	19	117	2	351	25	0	35	261	43	324	12	354	10	488	5	771
2	15	19	91	3	29	24	345	34	345	42	364	12	231	10	488	5	771
3	340	19	40	3	21	24	243	34	95	42	24	12	176	10	485	5	771
4	10	18	332	3	62	24	179	33	237	41	104	12	116	10	484	5	771
5	3	18	269	3	103	24	94	32	331	40	162	11	353	10	483	5	769
6	1	18	187	3	141	23	356	32	50	39	200	11	291	10	481	5	768
7	1	18	87	3	129	23	234	31	162	38	222	11	225	10	479	5	768
8	1	17	363	3	165	23	96	30	263	37	229	11	95	10	477	5	768
9	1	17	254	3	199	22	310	29	356	36	283	11	25	10	475	5	767
10	1	17	133	3	230	22	145	29	107	35	319	10	317	10	471	5	766
11	1	17	21	3	259	22	7	28	185	34	346	10	185	10	469	5	765
12	1	16	241	3	285	21	183	27	285	34	54	10	107	10	466	5	764
13	1	16	107	3	309	21	20	27	13	33	116	10	26	10	463	5	762
14	1	15	329	3	329	20	210	26	101	32	115	9	257	10	458	5	761
15	1	15	196	3	347	20	25	25	185	31	159	9	170	10	454	5	760
16	1	15	54	3	361	19	196	24	264	30	196	9	34	10	450	5	757
17	1	14	255	4	6	18	360	23	363	29	273	8	308	10	448	5	755
18	2	14	102	4	13	18	177	23	75	28	298	8	214	10	437	5	753
19	2	13	324	4	16	17	328	22	172	27	324	8	76	10	430	5	750
20	2	13	164	4	14	17	133	21	246	27	24	7	342	10	422	5	748
21	2	13	0	4	46	16	276	20	339	26	50	7	239	10	413	5	745
22	2	12	215	4	33	16	74	20	71	25	118	7	97	10	404	5	741
23	2	12	49	4	14	15	234	19	150	24	148	6	356	10	391	5	737
24	2	11	262	3	355	15	8	18	249	23	180	6	246	10	378	5	732
25	4	11	111	3	357	14	167	17	349	22	252	6	136	10	364	5	727
26	6	10	313	3	320	13	325	17	74	21	292	6	25	10	348	5	722
27	6	10	166	3	308	13	103	16	168	20	339	5	250	10	328	5	715
28	7	10	7	3	263	12	264	15	267	20	30	5	140	10	308	5	708
29	8	9	231	3	214	12	48	15	6	19	98	5	33	10	284	5	719
30	9	9	82	3	187	11	214	14	120	18	145	4	292	10	255	5	691
31	0	8	302	3	134	11	5	13	239	17	200	4	188	10	224	5	681
32	1	8	163	3	80	10	167	12	351	16	266	4	87	10	188	5	669
33	2	8	23	3	45	9	334	12	111	15	337	3	355	10	145	5	656
34	3	7	256	2	354	9	143	11	232	15	39	3	260	10	98	5	642
35	4	7	118	2	315	8	322	11	5	14	120	3	170	10	41	5	625
36	5	6	350	2	259	8	134	10	139	13	207	3	83	9	278	5	605
37	6	6	226	2	203	7	327	9	288	12	280	.....	.....	.....	.....	.....	.....
38	7	6	98	2	163	7	155	9	65	11	357	.....	.....	.....	.....	.....	.....
39	8	5	334	2	110	6	354	8	229	11	76	.....	.....	.....	.....	.....	.....
40	9	5	219	2	71	6	201	8	15	10	181	.....	.....	.....	.....	.....	.....
41	10	5	99	2	21	6	46	7	192	9	273	.....	.....	.....	.....	.....	.....

Extended Insurance on \$1,000 "Coupon Savings"
(Nonparticipating) Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of										
	2 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	2 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs	2 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs						
	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.						
15	0	3	3	2	9	3	15	7	29	7	1	3	8	8	28	9	39	8	48	7	8
16	0	3	3	4	9	6	15	11	29	8	1	4	8	10	28	9	39	8	47	8	7
17	0	4	3	5	9	10	16	3	29	8	1	5	9	0	28	8	38	5	46	10	7
18	0	4	3	7	10	2	16	7	29	8	1	6	9	2	28	7	37	9	45	11	7
19	0	5	3	8	10	5	16	10	29	7	1	6	9	3	28	6	37	0	45	1	7
20	0	5	3	10	10	9	17	0	29	6	1	6	9	5	28	4	36	4	44	2	7
21	0	5	4	0	11	1	17	2	29	4	1	7	9	7	28	1	35	8	43	4	7
22	0	6	4	2	11	4	17	4	20	2	1	7	9	8	25	10	34	11	42	5	7
23	0	6	4	3	11	7	17	5	20	0	1	8	9	10	25	7	34	3	41	6	7
24	0	7	4	5	11	1	17	5	19	9	1	8	9	11	25	3	33	6	40	8	6
25	0	7	4	7	12	1	17	5	19	6	1	9	10	1	24	11	32	9	39	9	6
26	0	8	4	9	12	4	17	4	19	2	1	9	10	2	24	7	32	1	38	10	6
27	0	8	4	11	12	6	17	3	18	10	1	10	10	3	24	2	31	4	38	0	6
28	0	9	5	1	12	8	17	1	18	6	1	10	10	4	23	9	30	7	37	1	6
29	0	9	5	3	12	10	16	1	18	2	1	10	10	5	23	3	29	10	36	2	6
30	0	10	5	5	12	11	16	9	17	10	1	11	10	6	22	10	29	1	35	4	6
31	0	10	5	6	12	11	16	6	17	5	1	11	10	6	22	4	28	4	34	5	5
32	0	11	5	8	12	11	16	3	17	0	2	0	10	6	21	10	27	6	33	6	5
33	1	0	5	10	12	11	16	0	16	7	2	0	10	6	21	4	26	9	32	8	5
34	1	0	5	11	12	10	15	8	16	2	2	0	10	6	20	9	26	0	31	9	5
35	1	1	6	1	12	9	15	4	15	9	2	1	10	5	20	3	25	3	30	10	5
36	1	1	6	2	12	7	15	0	15	4	2	1	10	4	19	8	24	6	29	11	5
37	1	2	6	3	12	5	14	8	14	11	2	1	10	3	19	1	23	8	29	1	4
38	1	2	6	4	12	3	14	4	14	5	2	2	10	1	18	7	22	11	28	2	4
39	1	3	6	4	12	1	14	0	14	0	2	2	9	11	18	0	22	2	27	3	4
40	1	3	6	5	11	10	13	7	13	7	2	2	9	9	17	5	21	5	26	5	4
41	1	4	6	5	11	7	13	2	13	1	2	2	9	6	16	6	20	8	25	6	4
42	1	4	6	5	11	4	12	10	12	3	2	2	9	4	16	2	19	10	24	8	4
43	1	5	6	4	11	0	12	5	12	3	2	2	9	1	15	7	19	1	23	9	3
44	1	5	6	3	10	9	12	0	11	9	2	2	9	4	15	0	18	4	22	11	3
45	1	5	6	2	10	5	11	7	11	4	2	2	8	6	14	0	17	8	22	0	3
46	1	6	6	1	10	1	11	2	10	11	2	1	8	3	13	2	16	11	21	2	3
47	1	6	5	11	9	9	10	9	10	6	2	1	7	11	13	2	16	4	20	4	3
48	1	6	5	10	9	5	10	4	10	1	2	0	7	7	12	7	15	6	19	6	2
49	1	5	5	8	9	1	9	1	9	8	1	11	7	4	12	0	14	7	18	7	2
50	1	5	5	6	8	9	9	6	9	3	1	11	7	0	11	5	14	9	17	9	2
51	1	5	5	4	8	5	9	2	8	10	1	10	6	8	10	11	13	11	16	11	2
52	1	5	5	2	8	1	8	9	8	5	1	9	6	4	10	4	12	1	16	1	2
53	1	4	5	0	7	9	8	5	8	1	1	8	6	1	9	10	12	4	15	4	2
54	1	4	4	9	7	5	8	0	7	8	1	7	5	9	9	3	11	6	14	6	1
55	1	3	4	7	7	1	7	8	7	4	1	6	5	5	8	9	10	9	13	9	1
56	1	3	4	5	6	9	7	4	6	11	1	6	5	2	8	3	10	11	12	11	1
57	1	2	4	3	6	5	6	1	6	7	1	5	4	10	7	9	9	8	12	2	1
58	1	2	4	0	6	2	6	8	6	3	1	4	4	7	7	4	8	11	11	5	1
59	1	1	3	10	5	10	6	4	5	10	1	3	4	4	6	11	8	4	10	8	1
60	1	1	3	8	5	7	6	0	5	6	1	2	4	1	6	6	7	10	9	10	1

Loan Values on \$1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.
66	\$33	\$72	\$118	\$170	\$215	\$15	\$84	\$185	\$306	\$427	\$45	\$215	\$449	\$782	\$928
67	34	75	122	177	220	16	86	189	312	435	44	214	449	782	929
68	36	78	127	188	235	16	87	192	317	442	44	214	449	782	929
69	37	81	131	190	240	16	89	196	328	451	44	214	449	782	929
70	39	84	136	197	246	16	91	199	329	459	44	214	449	782	929
71	40	87	143	206	255	17	93	204	336	468	44	214	449	782	929
72	42	91	148	212	262	18	95	207	342	477	44	214	449	782	929
73	41	94	153	220	270	18	97	211	348	486	43	213	448	781	929
74	45	98	159	228	278	18	98	218	355	495	43	213	448	781	929
75	47	102	165	237	287	18	100	220	362	505	43	213	448	781	929
76	49	106	171	246	296	19	102	224	369	514	42	212	447	781	929
77	51	110	178	255	305	19	104	229	376	524	42	212	447	780	929
78	53	114	185	264	314	20	107	233	383	534	42	212	447	780	929
79	55	119	192	273	323	20	109	238	391	545	42	211	447	780	929
80	57	123	199	283	333	21	111	243	399	555	42	211	446	780	929
81	59	129	207	293	343	21	113	248	407	566	42	211	446	729	929
82	62	133	214	304	354	22	116	253	416	577	42	211	446	729	929
83	64	139	222	314	364	22	118	258	423	588	42	210	445	729	929
84	67	144	231	325	375	23	121	263	431	599	42	210	445	728	929
85	70	150	239	336	386	23	123	268	440	610	42	210	445	728	929
86	73	156	249	347	397	24	126	274	448	621	41	209	445	728	927
87	76	162	257	358	408	24	128	279	457	633	41	209	444	727	927
88	79	168	266	370	419	25	131	285	465	644	41	209	444	727	927
89	82	174	276	381	430	25	134	291	474	655	41	209	444	726	927
90	85	181	285	393	441	26	137	297	483	667	41	208	443	726	926
91	89	188	295	405	452	26	140	303	491	678	41	208	443	725	926
92	92	195	305	416	463	27	143	308	500	690	41	208	443	725	926
93	96	202	315	428	474	28	146	314	509	701	41	208	443	724	926
94	100	209	325	440	485	28	149	320	517	712	41	208	442	723	926
95	104	217	335	452	496	29	152	326	525	723	41	208	442	723	924
96	108	224	345	464	507	29	155	332	534	734	41	208	442	721	924
97	112	232	355	475	518	30	158	337	542	746	41	208	441	720	923
98	116	240	365	487	529	31	161	343	550	756	41	208	440	719	923
99	121	247	375	498	540	31	164	348	557	766	41	208	440	718	922
100	125	255	386	510	551	32	167	354	565	777	41	208	439	716	921
101	129	263	396	521	562	33	170	359	572	787	41	208	439	714	920
102	134	271	406	532	573	33	173	364	579	797	41	208	438	713	919
103	138	279	416	542	584	34	176	369	585	806	41	208	437	711	918
104	143	287	426	553	595	35	179	373	591	816	41	208	436	709	917
105	147	294	435	564	606	35	182	378	597	825	41	208	436	706	916
106	152	302	445	574	617	36	185	383	602	834	41	209	435	704	914
107	157	310	454	585	628	37	188	386	607	843	42	209	434	701	913
108	161	318	463	597	639	37	190	390	611	852	42	209	433	698	911
109	166	326	473	608	650	38	193	393	615	860	42	210	432	694	909
110	171	333	482	620	661	39	196	396	618	869	42	210	431	690	906
111	176	341	491	632	672	39	198	399	621	877	43	211	430	686	904

LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	\$ 8	\$ 20	\$ 59	\$105	\$152	\$34	\$ 65	\$158	\$270	\$396	\$ 92	\$166	\$380	\$639	\$878
16	8	21	61	108	157	35	66	161	275	404	92	166	380	639	878
17	9	23	64	112	163	35	68	165	279	410	92	166	380	639	878
18	9	24	67	117	169	36	69	169	285	418	92	166	380	639	878
19	10	25	70	122	175	37	71	171	290	426	92	165	380	639	878
20	11	26	73	125	182	38	73	175	295	434	92	165	380	639	878
21	12	27	75	130	189	39	74	177	301	442	92	165	380	638	878
22	13	29	78	136	195	40	75	181	307	450	92	165	380	638	878
23	14	30	82	141	203	41	77	185	312	458	92	165	380	638	877
24	15	32	85	146	210	42	79	189	319	468	92	165	380	638	877
25	16	34	89	152	218	42	80	192	325	476	92	165	380	638	877
26	17	36	92	158	226	43	82	196	331	486	92	165	380	638	877
27	18	37	96	163	234	45	84	200	338	495	92	165	380	638	877
28	19	39	100	170	242	46	86	205	344	505	92	165	380	638	877
29	20	42	105	176	252	47	89	208	351	514	92	165	380	637	877
30	21	43	108	183	261	48	91	213	358	525	92	165	380	637	877
31	23	45	113	191	270	50	92	218	365	534	92	165	379	637	877
32	24	47	118	197	279	51	94	223	373	544	92	165	379	637	877
33	25	50	123	205	290	52	97	226	380	555	92	166	379	637	877
34	26	52	127	212	299	54	99	232	388	565	92	166	379	637	877
35	28	55	133	221	309	55	102	237	395	575	92	166	379	636	876
36	29	58	139	228	320	57	104	242	403	587	92	166	380	636	876
37	31	60	144	237	330	58	107	247	410	597	92	166	380	636	876
38	33	63	150	245	341	59	108	252	418	608	92	166	380	636	876
39	35	66	157	255	352	60	111	258	426	619	92	166	380	635	876
40	37	70	162	263	362	62	114	262	434	629	92	167	380	635	875
41	39	73	169	272	373	64	117	268	442	641	92	167	380	635	875
42	41	76	175	281	384	66	120	274	449	651	93	167	380	634	875
43	42	79	182	291	395	67	123	278	458	661	93	168	380	634	875
44	45	83	189	300	406	69	125	284	465	673	93	168	381	633	875
45	47	87	196	309	417	71	128	290	473	683	94	169	381	632	874
46	50	91	203	319	427	73	131	294	479	693	94	169	381	632	874
47	52	94	210	328	439	75	134	300	487	704	95	170	381	631	873
48	55	98	217	338	449	76	137	305	493	713	95	170	381	630	873
49	57	103	225	347	459	78	140	309	501	724	95	171	381	629	872
50	59	107	232	357	471	80	142	314	508	733	96	171	381	627	871
51	62	110	240	366	480	81	145	319	513	742	96	172	381	626	870
52	64	115	246	375	491	83	148	324	520	752	97	173	380	625	869
53	67	119	254	385	501	85	151	328	525	761	98	173	380	624	868
54	70	124	261	394	510	87	154	333	530	770	98	174	380	622	867
55	73	128	270	404	521	89	157	337	536	778	99	175	380	620	865
56	75	132	277	413	530	91	159	342	540	788	100	175	380	618	864
57	78	137	285	422	541	92	161	345	544	795	101	176	380	615	862
58	81	142	292	431	551	94	164	349	548	805	101	177	380	612	860
59	84	146	299	440	562	96	167	352	551	812	102	178	380	609	858
60	87	151	307	448	574	98	170	356	554	821	103	179	380	607	857

Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	18 Years.
20	\$ 5	\$ 33	\$ 76	\$125	\$182	\$ 12	\$ 76	\$177	\$296	\$418	\$ 28	\$175	\$427	\$717	\$924
21	5	34	79	130	189	12	77	181	302	427	28	175	427	717	924
22	5	35	82	135	197	12	78	185	309	436	28	175	427	717	924
23	5	36	86	141	205	12	80	189	315	446	28	174	427	717	924
24	6	38	89	147	213	12	82	193	322	456	28	174	426	717	924
25	6	40	93	153	222	12	85	197	329	466	28	174	426	717	924
26	6	42	97	159	230	12	86	202	337	476	28	174	426	717	924
27	7	43	101	166	240	12	88	207	344	486	28	174	426	717	924
28	7	45	106	172	249	13	90	211	352	497	28	174	426	717	924
29	7	48	110	179	259	14	92	216	360	508	28	174	426	716	924
30	8	50	115	187	269	14	94	221	368	519	28	175	426	716	924
31	8	51	120	195	279	14	96	227	377	531	28	175	426	716	924
32	8	53	125	202	289	14	98	232	385	542	28	175	426	716	923
33	8	56	130	211	300	15	101	237	394	554	28	175	426	716	923
34	9	58	136	219	311	15	104	243	403	566	28	175	426	715	923
35	9	61	142	228	322	15	107	249	412	578	28	175	426	715	923
36	10	64	148	237	333	16	109	255	421	590	28	175	426	715	923
37	10	67	154	246	344	17	112	261	430	602	28	175	426	715	923
38	11	70	160	255	356	17	115	267	439	614	28	175	426	714	922
39	12	72	167	265	368	18	118	273	449	626	28	175	426	714	922
40	12	76	173	274	379	18	121	279	458	639	28	175	426	713	922
41	12	80	181	284	391	19	124	285	467	651	28	175	426	713	922
42	12	83	188	294	403	20	127	292	476	663	28	175	426	712	921
43	13	86	195	304	415	20	130	298	486	676	28	176	426	712	921
44	14	90	202	314	427	20	133	304	495	688	28	176	426	711	920
45	15	95	210	324	439	21	135	310	504	700	28	176	426	710	920
46	16	98	218	335	451	21	139	316	513	712	28	177	426	709	919
47	16	102	225	345	462	22	142	322	521	724	28	177	425	708	919
48	17	106	233	355	474	23	145	328	530	735	28	178	425	707	918
49	18	109	241	366	485	23	148	334	538	746	28	178	425	706	917
50	19	114	249	376	496	24	150	340	546	758	29	178	425	704	916
51	20	118	257	386	508	24	153	346	554	769	29	179	424	702	915
52	20	122	265	397	518	25	156	351	561	779	29	179	424	701	914
53	21	126	273	407	529	25	159	356	568	790	29	180	423	699	913
54	22	130	281	417	540	26	162	361	575	800	29	181	423	696	912
55	23	135	290	427	551	27	165	366	581	810	30	181	423	694	910
56	24	140	298	436	562	....	....	....	....	....	....	....	....	....	....
57	24	144	306	446	574	....	....	....	....	....	....	....	....	....	....
58	25	148	314	456	586	....	....	....	....	....	....	....	....	....	....
59	26	152	322	465	598	....	....	....	....	....	....	....	....	....	....
60	27	157	330	475	610	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies.

Age at Issue.	Ordin'ry Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	\$3	\$70	\$182	\$294	\$390	\$56	\$209	\$473	\$742	\$948	\$91	\$264	\$534	\$782	\$958
17	4	72	186	300	397	57	210	474	742	949	91	264	534	782	958
18	5	74	190	306	405	57	211	475	743	949	91	264	534	782	958
19	6	77	194	312	412	58	212	477	744	949	91	263	534	782	958
20	7	80	199	318	420	59	214	478	745	949	91	263	534	782	958
21	8	82	204	324	427	60	215	480	746	949	91	263	534	782	958
22	9	84	209	330	435	60	216	481	747	949	91	263	534	782	958
23	10	87	214	337	443	61	217	482	748	949	91	263	534	782	958
24	12	90	219	344	451	61	218	483	749	950	91	263	534	782	958
25	13	93	224	351	459	62	219	484	749	950	91	263	533	781	958
26	14	95	229	358	467	62	220	485	750	950	91	262	533	781	958
27	15	98	234	365	475	63	221	486	751	950	91	262	533	781	958
28	16	101	239	372	483	64	222	487	751	950	91	262	532	781	958
29	18	104	244	379	491	64	223	488	752	950	91	262	532	781	958
30	19	107	250	386	500	65	224	489	752	950	91	262	531	780	957
31	20	110	255	393	508	65	225	490	753	950	90	261	531	780	957
32	21	113	260	400	516	66	226	491	753	950	90	261	531	780	957
33	23	116	266	407	524	67	227	492	754	950	90	261	531	779	957
34	24	119	272	415	532	67	228	493	754	950	90	261	530	779	957
35	26	123	278	423	541	68	229	494	754	950	90	261	530	778	957
36	27	126	284	430	549	68	229	495	754	950	90	261	530	778	957
37	28	130	290	437	557	69	230	496	754	950	90	261	529	777	957
38	29	133	296	445	564	69	231	496	754	950	90	260	529	777	956
39	31	137	302	452	572	70	232	497	754	950	90	260	528	776	956
40	32	140	308	460	580	70	233	497	754	950	90	260	528	775	956
41	33	143	314	467	587	70	234	497	754	950	89	259	527	774	956
42	34	146	320	474	595	71	235	498	753	949	89	259	527	773	955
43	36	150	326	482	602	71	235	498	753	949	89	259	526	772	955
44	37	153	332	489	610	71	236	498	752	948	89	258	525	771	955
45	39	157	338	496	618	71	236	498	751	948	88	258	524	770	954
46	40	160	343	503	625	71	236	498	750	947	88	257	523	769	954
47	41	163	349	510	632	71	236	497	749	947	88	256	521	767	953
48	42	167	354	517	639	71	236	496	747	946	87	255	519	765	952
49	43	170	360	524	647	70	235	495	745	945	86	254	517	763	951
50	45	174	366	531	655	70	235	494	743	944	85	253	515	761	950
51	46	177	371	538	662	70	235	493	741	943	84	252	513	758	949
52	47	180	377	545	669	70	234	492	739	942	83	251	511	755	948
53	49	183	382	552	677	70	234	490	737	941	82	250	508	752	947
54	52	186	388	559	686	70	233	489	735	940	80	248	506	749	946
55	54	189	394	566	696	71	233	487	732	939	78	246	503	746	944
56	57	192	399	573	707	72	232	485	729	938	76	244	500	742	943
57	59	195	405	581	719	73	231	483	726	936	76	242	497	738	941
58	62	199	411	590	733	74	230	481	722	934	76	239	493	734	939
59	64	203	417	599	750	75	230	479	718	932	77	237	489	729	937
60	66	208	423	609	770	75	230	477	714	930	77	235	485	724	935

LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Loan Values on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	\$ 8	\$ 20	\$ 59	\$105	\$152	\$24	\$ 65	\$158	\$270	\$396	\$ 92	\$166	\$380	\$639	\$878
16	8	21	61	108	157	35	66	161	275	404	92	166	380	639	878
17	9	23	64	112	163	35	68	165	279	410	92	166	380	639	878
18	9	24	67	117	169	36	69	169	285	418	92	166	380	639	878
19	10	25	70	122	175	37	71	171	290	426	92	165	380	639	878
20	11	26	73	125	182	38	73	175	295	434	92	165	380	639	878
21	12	27	75	130	189	39	74	177	301	442	92	165	380	638	878
22	13	29	78	136	195	40	75	181	307	450	92	165	380	638	878
23	14	30	82	141	203	41	77	185	312	458	92	165	380	638	877
24	15	32	85	146	210	42	79	189	319	468	92	165	380	638	877
25	16	34	89	152	218	42	80	192	325	476	92	165	380	638	877
26	17	36	92	158	226	43	82	196	331	486	92	165	380	638	877
27	18	37	96	163	234	45	84	200	338	495	92	165	380	638	877
28	19	39	100	170	242	46	86	205	344	505	92	165	380	638	877
29	20	42	105	176	252	47	89	208	351	514	92	165	380	637	877
30	21	43	108	183	261	48	91	213	358	525	92	165	380	637	877
31	23	45	113	191	270	50	92	218	365	534	92	165	379	637	877
32	24	47	118	197	279	51	94	223	373	544	92	165	379	637	877
33	25	50	123	205	290	52	97	226	380	555	92	166	379	637	877
34	26	52	127	212	299	54	99	232	388	565	92	166	379	637	877
35	28	55	133	221	309	55	102	237	395	575	92	166	379	636	876
36	29	58	139	228	320	57	104	242	403	587	92	166	380	636	876
37	31	60	144	237	330	58	107	247	410	597	92	166	380	636	876
38	33	63	150	245	341	59	108	252	418	608	92	166	380	636	876
39	35	66	157	255	352	60	111	258	426	619	92	166	380	635	876
40	37	70	162	263	362	62	114	262	434	629	92	167	380	635	875
41	39	73	169	272	373	64	117	268	442	641	92	167	380	635	875
42	41	76	175	281	384	66	120	274	449	651	93	167	380	634	875
43	42	79	182	291	395	67	123	278	458	661	93	168	380	634	875
44	45	83	189	300	406	69	125	284	465	673	93	168	381	633	875
45	47	87	196	309	417	71	128	290	473	683	94	169	381	632	874
46	50	91	203	319	427	73	131	294	479	693	94	169	381	632	874
47	52	94	210	328	439	75	134	300	487	704	95	170	381	631	873
48	55	98	217	338	449	76	137	305	493	713	95	170	381	630	873
49	57	103	225	347	459	78	140	309	501	724	95	171	381	629	872
50	59	107	232	357	471	80	142	314	508	733	96	171	381	627	871
51	62	110	240	366	480	81	145	319	513	742	96	172	381	626	870
52	64	115	246	375	491	83	148	324	520	752	97	173	380	625	869
53	67	119	254	385	501	85	151	328	525	761	98	173	380	624	868
54	70	124	261	394	510	87	154	333	530	770	98	174	380	622	867
55	73	128	270	404	521	89	157	337	536	778	99	175	380	620	865
56	75	132	277	413	530	91	159	342	540	788	100	175	380	618	864
57	78	137	285	422	541	92	161	345	544	795	101	176	380	615	862
58	81	142	292	431	551	94	164	349	548	805	101	177	380	612	860
59	84	146	299	440	562	96	167	352	551	812	102	178	380	609	858
60	87	151	307	448	574	98	170	356	554	821	103	179	380	607	857

Paid-up Values (Participating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	\$30	\$201	\$322	\$426	\$110	\$474	\$743	\$948	\$158	\$544	\$788	\$959
21	32	206	329	434	111	475	744	948	158	544	788	959
22	34	211	336	442	112	477	745	948	158	544	788	959
23	36	216	343	450	113	479	746	948	158	544	788	959
24	39	222	350	458	114	481	747	949	158	543	787	959
25	42	227	357	467	116	483	748	949	158	543	787	959
26	44	232	364	475	117	485	749	949	158	543	787	959
27	46	238	371	483	118	487	750	949	158	542	787	959
28	48	244	378	491	119	489	751	950	158	542	786	959
29	51	250	385	500	121	490	752	950	157	542	786	959
30	54	256	393	508	123	491	752	950	157	541	786	959
31	56	262	400	516	124	492	753	950	157	541	785	958
32	58	268	407	524	125	495	753	950	157	541	785	958
33	61	274	416	532	126	496	754	950	157	540	784	958
34	64	280	422	540	128	497	754	950	157	540	784	958
35	67	286	430	548	129	498	755	950	157	540	784	958
36	69	292	438	556	131	499	755	950	157	539	783	958
37	72	298	446	564	132	500	755	950	157	539	783	957
38	75	304	453	572	133	501	755	949	157	539	782	957
39	78	311	460	579	134	502	755	949	157	538	782	957
40	81	318	467	586	135	503	755	949	156	538	781	957
41	83	324	474	593	137	503	754	949	156	537	780	957
42	86	330	481	600	138	503	754	949	156	537	779	956
43	89	336	488	607	139	504	753	948	156	536	778	956
44	92	342	495	614	140	504	753	948	156	535	777	956
45	95	348	501	620	141	505	752	948	156	534	776	955
46	97	354	507	626	142	505	751	947	156	533	774	955
47	100	360	513	632	143	505	750	947	156	532	772	954
48	103	366	519	638	144	504	749	946	156	530	770	953
49	106	371	525	644	144	504	747	945	156	528	768	952
50	109	376	531	649	145	503	745	944	156	526	766	951
51	111	381	537	654	145	502	743	943	155	524	763	950
52	113	386	543	659	145	501	741	942	155	522	760	949
53	116	391	548	664	146	500	738	941	155	520	757	948
54	119	396	553	669	146	499	735	940	155	517	754	947
55	122	401	558	674	147	497	732	938	154	515	751	945
56	124	406	562	679	147	496	728	936	154	512	747	944
57	126	411	567	685	148	494	724	934	154	509	743	942
58	129	415	572	690	148	492	720	932	154	506	738	940
59	131	419	576	696	149	490	716	930	153	503	733	938
60	133	424	581	703	149	488	712	928	153	499	727	936

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies.

Age at Issue.	Ordin'ry Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	\$3	\$ 70	\$182	\$294	\$390	\$56	\$209	\$473	\$742	\$948	\$91	\$264	\$534	\$782	\$958
17	4	72	186	300	397	57	210	474	742	949	91	264	534	782	958
18	5	74	190	306	405	57	211	475	743	949	91	264	534	782	958
19	6	77	194	312	412	58	212	477	744	949	91	263	534	782	958
20	7	80	199	318	420	59	214	478	745	949	91	263	534	782	958
21	8	82	204	324	427	60	215	480	746	949	91	263	534	782	958
22	9	84	209	330	435	60	216	481	747	949	91	263	534	782	958
23	10	87	214	337	443	61	217	482	748	949	91	263	534	782	958
24	12	90	219	344	451	61	218	483	749	950	91	263	534	782	958
25	13	93	224	351	459	62	219	484	749	950	91	263	533	781	958
26	14	95	229	358	467	62	220	485	750	950	91	262	533	781	958
27	15	98	234	365	475	63	221	486	751	950	91	262	533	781	958
28	16	101	239	372	483	64	222	487	751	950	91	262	532	781	958
29	18	104	244	379	491	64	223	488	752	950	91	262	532	781	958
30	19	107	250	386	500	65	224	489	752	950	91	262	531	780	957
31	20	110	255	393	508	65	225	490	753	950	90	261	531	780	957
32	21	113	260	400	516	66	226	491	753	950	90	261	531	780	957
33	23	116	266	407	524	67	227	492	754	950	90	261	531	779	957
34	24	119	272	415	532	67	228	493	754	950	90	261	530	779	957
35	26	123	278	423	541	68	229	494	754	950	90	261	530	778	957
36	27	126	284	430	549	68	229	495	754	950	90	261	530	778	957
37	28	130	290	437	557	69	230	496	754	950	90	261	529	777	957
38	29	133	296	445	564	69	231	496	754	950	90	260	529	777	956
39	31	137	302	452	572	70	232	497	754	950	90	260	528	776	956
40	32	140	308	460	580	70	233	497	754	950	90	260	528	775	956
41	33	143	314	467	587	70	234	497	754	950	89	259	527	774	956
42	34	146	320	474	595	71	235	498	753	949	89	259	527	773	955
43	36	150	326	482	602	71	235	498	753	949	89	259	526	772	955
44	37	153	332	489	610	71	236	498	752	948	89	258	525	771	955
45	39	157	338	496	618	71	236	498	751	948	88	258	524	770	954
46	40	160	343	503	625	71	236	498	750	947	88	257	523	769	954
47	41	163	349	510	632	71	236	497	749	947	88	256	521	767	953
48	42	167	354	517	639	71	236	496	747	946	87	255	519	765	952
49	43	170	360	524	647	70	235	495	745	945	86	254	517	763	951
50	45	174	366	531	655	70	235	494	743	944	85	253	515	761	950
51	46	177	371	538	662	70	235	493	741	943	84	252	513	758	949
52	47	180	377	545	669	70	234	492	739	942	83	251	511	755	948
53	49	183	382	552	677	70	234	490	737	941	82	250	508	752	947
54	52	186	388	559	686	70	233	489	735	940	80	248	506	749	946
55	54	189	394	566	696	71	233	487	732	939	78	246	503	746	944
56	57	192	399	573	707	72	232	485	729	938	76	244	500	742	943
57	59	195	405	581	719	73	231	483	726	936	76	242	497	738	941
58	62	199	411	590	733	74	230	481	722	934	76	239	493	734	939
59	64	203	417	599	750	75	230	479	718	932	77	237	489	729	937
60	66	208	423	609	770	75	230	477	714	930	77	235	485		

Paid-up Values (Nonparticipating) on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$36	\$ 71	\$183	\$309	\$415	\$82	\$171	\$449	\$729	\$945	\$135	\$252	\$531	\$782	\$931
21	38	73	188	313	423	82	171	450	730	945	135	250	530	782	931
22	38	75	193	320	430	82	171	453	731	944	133	250	530	781	930
23	39	77	198	329	437	83	174	453	731	945	133	250	530	781	930
24	40	79	202	334	446	84	174	455	733	946	133	250	529	781	930
25	42	82	209	342	454	84	177	457	733	946	133	248	529	781	930
26	42	84	213	349	463	84	179	458	735	945	131	248	528	781	930
27	44	85	219	356	472	85	179	459	736	946	131	248	528	779	930
28	44	86	225	362	480	85	181	460	736	946	131	246	527	779	930
29	45	90	230	370	488	85	183	463	738	946	129	246	526	779	930
30	47	91	235	377	497	86	185	464	738	946	129	246	526	778	930
31	47	94	242	384	505	87	187	466	739	947	127	244	525	778	930
32	48	95	246	392	513	87	188	468	739	947	127	244	524	778	930
33	50	98	253	398	520	87	189	468	740	946	127	244	524	777	930
34	51	99	258	406	529	87	191	468	740	947	125	241	524	776	930
35	53	102	264	414	537	88	191	471	741	947	125	241	522	776	930
36	54	104	271	421	545	89	192	472	741	946	125	241	521	774	930
37	55	107	275	429	552	89	193	472	741	947	123	239	521	774	930
38	57	111	282	436	560	90	196	474	742	946	123	239	520	774	930
39	58	116	290	443	567	90	196	476	741	947	122	238	518	772	930
40	59	117	295	451	575	91	198	476	741	945	120	238	517	772	930
41	60	121	300	457	582	91	198	476	741	945	120	237	517	770	930
42	61	125	307	464	589	91	200	477	741	946	120	236	516	769	930
43	62	130	313	471	598	91	202	478	740	946	118	236	515	768	930
44	64	134	319	478	604	91	202	477	738	944	117	233	512	767	930
45	65	136	324	484	610	92	203	477	738	944	117	232	511	765	930
46	66	141	330	490	618	93	204	477	737	943	116	231	510	763	930
47	68	144	335	498	625	93	205	476	735	943	115	230	508	761	930
48	68	148	341	503	631	93	205	476	734	942	113	229	505	758	930
49	71	150	347	510	638	95	206	476	732	942	112	228	504	756	930
50	71	154	351	517	645	95	206	475	730	941	112	227	501	753	930
51	73	158	357	523	653	96	206	473	728	939	111	225	499	751	930
52	73	161	362	529	660	96	207	473	725	938	110	225	497	747	930
53	75	164	369	537	668	96	207	472	723	937	109	223	493	744	930
54	77	168	374	543	676	97	207	471	720	935	108	222	491	740	930
55	79	171	380	550	686	97	207	469	718	934	107	220	488	737	930
56	82	173	384	557	696	98	208	468	714	932	106	219	484	732	930
57	83	178	390	565	708	98	208	465	710	932	106	217	481	727	930
58	85	180	396	573	722	99	208	464	707	929	105	217	477	722	930
59	88	184	403	582	739	99	208	463	702	928	104	214	474	717	930

Paid-up Values (Participating) on \$1,000
Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	\$49	\$190	\$459	\$726	\$945	\$109	\$381	\$547	\$787	\$980
16	49	200	460	727	945	109	381	547	787	980
17	50	201	461	728	946	109	381	547	787	980
18	50	202	463	729	946	109	380	546	786	980
19	50	203	464	730	946	108	380	546	786	980
20	50	204	465	730	945	107	379	545	786	980
21	51	205	467	731	946	107	379	545	786	980
22	51	206	469	732	946	106	378	545	785	980
23	52	207	470	733	946	105	378	544	785	980
24	52	208	471	734	947	105	377	544	784	980
25	52	208	471	734	947	104	376	543	784	980
26	53	209	473	735	947	104	376	543	784	980
27	53	210	475	737	947	103	375	542	783	980
28	54	211	476	738	947	103	375	542	783	980
29	54	212	477	739	947	102	374	541	782	980
30	55	213	478	740	947	101	373	540	782	980
31	55	214	479	740	947	100	373	539	782	980
32	55	215	479	741	947	99	372	539	781	980
33	56	216	481	741	947	98	371	538	781	980
34	56	216	482	742	947	97	370	537	780	980
35	56	216	482	742	947	97	369	536	779	980
36	56	217	483	742	947	96	368	535	778	980
37	56	217	484	741	947	95	367	534	778	980
38	57	218	485	741	947	94	366	533	777	980
39	57	219	486	742	947	93	365	532	776	980
40	57	219	486	741	947	92	364	531	775	980
41	57	219	486	740	946	91	363	530	774	980
42	57	219	486	739	946	90	362	529	773	980
43	57	221	487	738	945	89	360	527	771	980
44	57	221	488	737	944	88	359	526	769	980
45	57	221	488	736	944	88	358	524	767	980
46	57	222	486	735	943	86	357	522	765	980
47	57	222	484	734	942	84	356	520	763	980
48	57	223	483	732	941	83	354	517	760	980
49	57	224	483	730	940	81	352	514	757	980
50	57	224	481	728	939	79	350	512	754	980
51	57	224	479	725	938	78	348	509	751	980
52	57	225	478	723	937	76	346	506	748	980
53	57	225	476	719	936	75	345	503	744	980
54	57	225	476	716	935	73	343	499	740	980
55	57	225	472	713	933	...	...	...	...	...
56	57	225	470	709	931	...	...	...	...	...
57	57	225	468	706	929	...	...	...	...	...
58	57	221	463	701	927	...	...	...	...	...
59	57	221	463	696	925	...	...	...	...	...
60	57	221	463	696	925	...	...	...	...	...

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

Age at Issue.	AT END OF																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.		
25	\$92	\$142	\$193	\$245	\$296	\$347	\$399	\$451	\$502	\$556	\$608	\$659	\$712	\$764	\$818	\$869	\$923		
26	93	144	195	246	297	349	401	453	505	557	609	661	714	766	819	870	923		
27	94	145	196	247	299	351	402	455	507	558	610	663	715	767	820	871	924		
28	95	146	197	249	300	352	404	456	508	560	611	665	716	768	820	872	925		
29	96	147	198	250	302	354	406	457	509	561	613	666	717	769	821	873	926		
30	96	148	200	251	304	355	407	459	510	563	614	667	718	770	823	874	926		
31	97	149	201	253	305	356	409	460	512	564	616	668	719	771	824	875	927		
32	98	150	202	254	306	358	410	462	514	566	617	669	721	773	824	876	928		
33	98	151	203	255	307	359	412	463	516	567	619	670	722	774	825	877	928		
34	99	152	204	256	308	361	413	465	517	568	620	672	723	775	826	877	929		
35	100	153	205	257	310	362	415	466	518	570	622	673	724	776	827	878	930		
36	100	153	206	259	311	364	416	467	519	572	623	674	725	776	828	879	930		
37	101	154	207	260	313	365	417	469	521	573	624	675	726	777	829	879	930		
38	102	155	208	261	314	366	418	470	522	574	625	676	726	778	829	880	930		
39	103	156	209	262	315	367	420	471	523	575	626	676	727	779	829	880	931		
40	103	157	210	263	316	369	421	472	524	575	627	678	728	779	829	881	931		
41	103	157	211	264	317	370	422	473	525	576	628	678	729	779	830	881	932		
42	104	158	212	265	318	371	423	474	526	578	628	679	729	780	830	881	932		
43	104	159	213	266	319	372	423	475	527	578	628	679	730	780	830	881	932		
44	105	159	213	267	320	372	424	476	527	578	628	679	729	780	830	881	932		
45	105	160	214	268	320	373	425	476	528	578	629	679	729	780	830	880	932		
46	106	160	215	268	321	374	425	477	528	578	629	679	729	779	829	880	932		
47	106	161	215	269	322	374	426	477	528	579	629	679	729	778	829	880	931		
48	106	161	216	270	322	375	426	478	528	578	628	678	728	778	828	879	931		
49	107	162	216	270	323	375	426	477	528	578	628	677	727	777	827	878	931		
50	107	162	216	270	323	375	426	477	527	577	626	676	726	775	826	878	931		
51	107	162	216	270	323	375	426	477	527	576	625	675	724	774	825	877	931		
52	107	162	216	270	322	374	425	476	525	575	624	673	723	773	824	876	930		
53	107	162	216	270	322	374	425	474	524	574	622	671	721	771	822	875	929		
54	107	162	216	269	322	373	424	473	523	572	621	670	719	769	820	873	928		
55	107	162	216	269	321	372	422	472	521	570	619	668	717	767	818	871	927		
56	107	162	216	269	320	371	421	470	519	568	617	666	715	765	816	870	927		
57	107	161	215	268	319	370	420	469	518	566	615	663	712	762	814	868	926		
58	106	161	215	267	319	369	418	467	516	564	612	660	709	759	811	866	924		
59	106	161	214	267	318	368	417	466	514	561	609	657	705	756	808	863	923		

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$43	\$93	\$224	\$346	\$447	\$150	\$250	\$500	\$750	\$950	\$150	\$263	\$541	\$785	\$959
21	44	94	228	351	454	150	250	500	750	950	150	263	541	785	959
22	45	98	231	356	460	150	250	500	750	950	150	262	541	784	959
23	46	102	237	362	465	150	250	500	750	950	150	262	539	784	959
24	48	102	239	366	472	150	250	500	750	950	150	262	539	784	958
25	51	106	244	372	477	150	250	500	750	950	150	262	539	784	958
26	52	109	249	378	484	150	250	500	750	950	150	262	538	783	958
27	54	112	254	383	490	150	250	500	750	950	150	262	538	782	958
28	55	115	258	388	496	150	250	500	750	950	150	261	538	782	958
29	57	117	262	393	503	150	250	500	750	950	150	261	538	782	958
30	59	120	268	399	508	150	250	500	750	950	150	261	537	782	958
31	60	122	271	403	515	150	250	500	750	950	150	261	537	781	958
32	62	127	276	409	519	150	250	500	750	950	150	260	535	780	957
33	65	129	279	415	525	150	250	500	750	950	150	260	535	780	957
34	66	131	284	420	531	150	250	500	750	950	150	259	534	779	957
35	69	135	288	426	538	150	250	500	750	950	150	259	534	779	957
36	70	137	293	431	543	150	250	500	750	950	150	259	533	777	957
37	73	140	297	437	550	150	250	500	750	950	150	258	532	777	956
38	76	144	302	441	554	150	250	500	750	950	150	258	531	776	956
39	77	147	306	446	561	150	250	500	750	950	150	257	530	774	956
40	79	150	311	452	567	150	250	500	750	950	150	256	530	774	955
41	81	151	316	457	572	150	250	500	750	950	150	256	527	772	955
42	84	156	319	462	578	150	250	500	750	950	150	255	527	771	955
43	86	158	323	468	583	150	250	500	750	950	150	254	526	769	954
44	88	161	329	472	590	150	250	500	750	950	150	254	523	768	954
45	90	163	333	478	595	150	250	500	750	950	150	254	522	766	953
46	92	167	337	484	602	150	250	500	750	950	150	253	520	764	952
47	94	170	342	488	607	150	250	500	750	950	150	252	519	763	952
48	96	173	346	494	614	150	250	500	750	950	150	251	516	760	951
49	98	175	351	499	620	150	250	500							

**Paid-up Values (Nonparticipating) on \$1,000 Participating
and Nonparticipating Policies.**

Paid-up Values (Nonparticipating) on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	....	....	....	....	....	\$72	\$173	\$457	\$725	\$944	\$142	\$271	\$541	784	\$959
16	....	....	....	....	....	73	175	458	726	944	141	270	540	783	959
17	....	....	....	....	....	74	176	459	727	945	141	270	540	783	959
18	....	....	....	....	....	75	177	461	728	945	140	270	540	783	959
19	....	....	....	....	....	76	179	462	729	945	140	269	540	783	959
20	\$33	\$78	\$198	\$308	\$414	77	180	464	730	945	140	269	539	783	959
21	35	80	203	314	421	78	181	465	731	946	139	268	539	783	959
22	36	83	208	321	429	79	183	467	732	946	139	268	538	782	959
23	37	85	212	327	437	80	184	468	733	946	138	267	538	782	958
24	39	88	217	334	445	81	185	469	734	946	138	267	537	782	958
25	40	90	222	341	453	82	187	471	735	946	137	266	537	781	958
26	41	93	227	348	462	83	188	472	736	947	137	266	536	782	958
27	43	95	232	355	470	83	189	473	736	947	136	265	536	781	958
28	44	98	237	362	478	84	191	474	737	947	135	264	535	780	958
29	46	101	242	369	486	85	192	476	738	947	135	263	535	780	958
30	45	101	247	376	494	83	190	477	739	947	134	263	534	779	958
31	46	104	253	383	502	84	192	478	739	947	133	262	533	779	958
32	48	107	258	390	510	85	193	479	740	947	133	261	532	778	957
33	49	110	264	398	518	86	194	480	741	947	132	260	532	778	958
34	51	113	269	405	526	87	196	481	741	947	131	260	531	777	957
35	53	116	275	412	534	88	197	482	741	947	130	259	530	777	957
36	55	119	280	419	542	89	198	483	742	947	130	258	529	776	957
37	56	122	286	427	549	90	199	484	742	947	129	257	529	775	956
38	58	125	292	434	556	91	200	484	742	947	128	256	528	774	956
39	60	128	298	441	564	91	201	485	742	947	127	255	527	773	956
40	59	129	303	448	571	90	200	486	742	947	126	255	526	772	956
41	61	133	309	454	578	91	201	486	741	946	126	254	525	772	956
42	63	136	315	461	585	92	203	486	741	946	127	253	524	770	956
43	65	139	320	468	591	93	204	487	740	946	124	252	522	769	956
44	67	143	325	474	598	94	205	486	739	945	123	251	521	767	956
45	69	146	331	480	604	94	205	486	738	945	122	250	519	766	956
46	71	149	336	486	610	95	206	486	737	944	121	249	518	764	956
47	73	153	341	492	616	96	207	485	735	943	121	248	516	762	956
48	75	156	346	498	622	96	207	484	734	943	120	246	514	760	956
49	76	159	351	504	628	97	208	484	732	942	119	245	511	757	956
50	76	162	356	509	633	95	206	482	730	941	118	244	509	754	94
51	78	165	360	515	638	96	206	481	727	940	117	242	507	752	94
52	80	167	365	520	643	96	207	480	725	939	116	241	504	749	94
53	82	170	370	525	648	97	207	478	722	937	115	239	501	745	94
54	83	173	374	530	653	97	207	477	719	936	114	238	498	741	94
55	85	176	379	535	658	97	207	475	716	934	113	236	495	738	94
56	87	179	383	540	663	98	207	473	713	933	112	235	492	733	94
57	88	182	387	545	668	98	207	471	709	931	111	233	489	729	93
58	90	184	392	549	674	98	207	469	705	929	110	232	485	723	93
59	92	187	396	553	680	99	207	467	700	926	110	230	481	718	93

Paid-up Values (Nonparticipating) on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$18	\$63	\$177	\$289	\$427	\$101	\$203	\$464	\$730	\$946	\$134	\$252	\$529	\$778	\$958
21	19	66	182	296	435	102	204	466	731	946	134	252	529	778	958
22	21	69	187	303	443	102	206	467	733	946	134	252	528	778	958
23	23	72	192	311	451	103	207	469	734	947	134	252	528	777	958
24	25	74	198	318	459	104	208	470	735	947	134	252	528	777	958
25	27	77	203	325	467	105	209	472	736	947	134	252	528	777	957
26	28	81	209	333	475	106	210	473	737	947	134	251	527	777	957
27	30	84	215	340	484	106	211	475	737	947	134	251	527	777	957
28	32	87	220	348	492	107	213	476	738	948	134	251	527	776	957
29	34	90	226	355	501	108	214	477	739	948	133	251	527	776	957
30	36	93	232	363	509	109	215	479	740	948	133	251	526	776	957
31	38	97	238	371	517	110	216	480	741	948	133	251	526	775	957
32	41	100	244	379	525	110	217	481	741	948	133	250	526	775	957
33	43	104	250	387	533	111	218	482	742	948	133	250	525	775	957
34	45	107	256	395	541	112	219	484	743	948	133	250	525	774	957
35	47	111	263	403	549	113	220	485	743	948	133	250	525	774	956
36	50	114	269	410	557	113	221	486	743	948	133	250	524	773	956
37	52	118	275	418	564	114	222	487	744	948	133	249	524	773	956
38	54	122	282	426	572	115	223	488	744	948	132	249	523	772	956
39	57	126	288	433	579	116	224	488	744	948	132	249	523	772	956
40	59	129	295	441	586	116	225	489	744	947	132	249	522	771	955
41	62	133	301	448	594	117	226	490	743	947	132	249	522	770	955
42	64	137	307	455	600	118	227	490	743	947	132	248	521	769	955
43	67	141	313	462	607	118	228	490	742	946	132	248	520	768	954
44	69	145	320	469	614	119	229	491	741	946	132	248	519	766	954
45	72	149	326	476	620	120	229	490	740	946	132	248	518	765	953
46	75	153	331	483	627	120	230	490	739	945	132	247	517	763	953
47	77	157	337	489	633	121	230	490	738	944	132	247	516	762	952
48	80	160	343	496	638	121	230	489	736	944	132	246	514	760	951
49	82	164	348	502	644	121	231	488	735	943	132	246	512	757	950
50	84	168	354	508	650	122	231	487	733	942	132	245	510	755	950
51	87	171	359	514	655	122	231	486	730	941	132	244	508	752	949
52	89	174	364	520	660	122	231	485	728	940	132	243	506	749	947
53	91	178	369	525	665	122	231	483	725	938	132	242	503	746	946
54	94	181	374	531	670	122	230	482	722	937	132	241	500	743	945
55	97	185	379	536	675	123	230	480	719	935	132	240	498	739	943
56	100	188	384	541	680	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	103	191	389	546	685	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	106	195	394	551	691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	109	199	398	555	697	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	111	202	402	560	703	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

PAID-UP VALUES.

Showing the Amount of Paid-up Insurance Guaranteed on Ordinary
Life (Participating and Non-participating)
Policies of \$1,000 Each.

PAID-UP VALUES.

**Showing the Amount of Paid-up Insurance Guaranteed on
20-Premiums Life (Participating and Nonparticipating)
Policies of \$1,000 Each.**

PAID-UP VALUES,

**Showing the Amount of Paid-up Insurance Guaranteed on 20-Year
Endowment (Participating and Non-participating)
Policies of \$1,000 Each.**

Paid-up Values (Participating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$13	\$ 78	\$199	\$317	\$418	\$67	\$215	\$479	\$745	\$ 949	\$98	\$ 266	\$ 535	\$ 782	\$ 958
21	14	81	204	323	426	68	216	480	745	949	98	266	535	781	958
22	16	84	209	329	433	69	218	482	746	949	98	265	535	781	958
23	17	87	214	336	441	70	219	483	747	949	98	265	535	781	958
24	19	90	219	342	449	71	220	484	748	949	98	265	534	781	958
25	20	93	224	349	457	71	222	486	748	950	98	265	534	781	958
26	22	96	229	356	465	72	223	487	749	950	98	265	534	781	958
27	23	99	234	363	473	73	224	488	750	950	98	265	534	780	958
28	25	102	240	370	481	74	226	489	750	950	98	265	534	780	958
29	27	106	245	377	489	75	227	491	751	950	98	265	533	780	957
30	28	109	251	384	497	76	228	492	752	950	98	264	533	780	957
31	30	112	256	391	505	77	229	493	752	950	98	264	533	779	957
32	32	114	262	398	513	77	230	494	752	950	98	264	532	779	957
33	33	119	268	405	521	78	232	495	753	950	98	264	532	779	957
34	35	123	273	413	529	79	233	496	753	950	98	264	532	778	957
35	37	127	279	420	537	80	234	497	753	950	98	264	531	778	957
36	39	130	285	428	545	81	235	498	754	950	98	264	531	777	957
37	41	134	292	435	553	81	236	499	754	950	97	263	531	777	956
38	43	138	298	442	560	82	237	500	754	950	97	263	530	776	956
39	45	142	304	449	568	83	239	500	754	950	97	263	530	776	956
40	46	146	310	456	575	84	240	501	753	949	97	263	530	775	956
41	48	150	316	464	582	85	241	502	753	949	97	263	529	774	955
42	50	154	322	471	590	85	242	502	753	949	98	263	528	773	955
43	52	158	329	477	597	86	243	502	752	948	98	263	528	772	955
44	55	162	335	484	604	87	244	503	751	948	98	263	527	771	954
45	57	166	340	491	610	88	245	503	750	948	98	263	526	770	954
46	59	170	346	497	617	88	245	502	749	947	98	262	525	768	953
47	61	174	352	504	623	89	246	502	748	946	98	262	524	767	953
48	63	178	358	510	629	90	247	501	746	946	98	262	522	765	952
49	65	182	363	516	635	90	247	501	745	945	98	261	521	763	951

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	....	....	....	....	....	\$29	\$196	\$456	\$722	\$943	\$61	\$243	\$523	\$775	\$957
16	....	....	....	....	....	29	200	458	725	944	61	243	523	775	957
17	....	....	....	....	....	32	200	460	726	944	61	243	523	775	957
18	....	....	....	....	....	32	200	461	729	944	61	243	522	775	957
19	....	....	....	....	....	34	200	462	729	945	61	242	522	775	957
20	\$13	\$ 87	\$198	\$307	\$480	34	204	461	731	946	61	242	522	775	957
21	16	90	204	315	487	33	203	463	730	943	61	242	522	774	956
22	16	92	208	321	493	34	203	465	730	943	61	242	521	774	956
23	16	94	212	327	501	34	204	466	731	944	61	240	521	774	956
24	16	97	217	332	508	34	205	468	732	944	61	240	520	774	956
25	16	99	222	340	515	34	206	469	733	945	61	240	520	773	956
26	17	101	227	349	523	35	206	470	734	945	61	240	520	773	956
27	17	104	231	355	531	35	207	472	735	946	61	240	520	773	956
28	17	106	236	361	538	35	208	473	736	946	61	240	520	772	956
29	17	109	241	369	544	35	208	476	737	946	61	240	520	772	956
30	18	112	246	375	552	35	209	475	738	946	61	241	519	772	956
31	18	114	253	382	560	35	215	477	738	946	61	241	510	772	956
32	18	117	257	390	567	36	212	477	739	946	61	241	519	772	956
33	19	120	263	398	573	36	213	479	739	947	61	240	518	771	956
34	20	122	268	405	579	36	214	479	740	947	61	240	518	770	956
35	20	124	274	412	586	36	214	480	740	947	61	240	518	770	956
36	21	129	281	419	593	36	216	482	741	946	60	240	517	770	956
37	22	131	286	426	599	36	217	483	741	946	60	239	517	769	956
38	23	135	292	433	606	37	219	484	740	947	60	239	516	768	954
39	23	137	297	440	613	37	219	484	741	946	60	238	515	768	954
40	24	140	303	447	619	37	219	485	741	945	60	239	515	767	954
41	24	143	308	453	625	37	221	485	741	946	60	238	515	766	954
42	25	147	314	460	630	37	220	485	740	946	60	238	514	765	953
43	26	150	319	466	637	37	221	486	739	945	61	239	513	764	953
44	26	153	325	473	642	37	223	485	738	944	61	238	512	763	952
45	26	156	330	479	646	38	223	486	738	943	60	237	511	761	952
46	27	159	336	485	653	38	224	485	736	943	60	238	510	760	951
47	27	162	341	492	658	38	224	484	735	942	60	236	508	758	951
48	28	165	347	498	662	38	223	484	733	941	60	237	507	756	950
49	29	168	351	503	668	39	223	482	732	942	59	236	505	754	949
50	29	170	356	509	673	39	223	481	729	940	60	234	503	751	948
51	30	173	361	515	678	39	223	480	726	939	60	232	501	748	947
52	30	176	365	521	682	38	223	478	724	937	60	233	499	745	945
53	31	179	369	525	686	39	223	478	722	937	59	232	496	742	944
54	32	181	373	530	690	39	222	476	719	936	60	232	493	738	944
55	33	184	378	534	694	39	223	474	717	934	59	230	491	734	941
56	34	187	382	539	698	39	222	472	712	932	59	230	488	731	940
57	34	189	386	544	703	39	222	471	709	930	58	229	485	726	938
58	34	192	390	548	708	39	221	469	704	928	59	228	482	721	936
59	35	194	395	553	714	39	220	466	699	925	58	227	478	716	934
60	35	197	399	558	720	39	219	464	694	923	59	226	475	710	931

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
15	\$46	\$76	\$190	\$286	\$381	\$114	\$208	\$486	\$740	\$947	\$147	\$266	\$542	\$782	\$958
16	47	78	194	292	388	115	209	487	741	947	147	266	542	782	958
17	48	80	198	298	395	115	211	488	742	948	147	265	542	781	958
18	49	81	203	304	403	116	212	489	743	948	146	265	542	781	958
19	50	83	207	310	410	116	213	490	743	948	146	265	541	781	958
20	51	85	212	316	418	117	215	492	744	948	146	265	541	781	958
21	52	87	216	322	425	117	216	493	745	948	146	265	541	781	*957
22	54	89	221	329	433	118	217	494	746	949	146	265	541	781	*957
23	55	91	225	335	441	118	219	495	747	949	146	265	541	781	*957
24	56	93	230	342	448	119	220	496	747	949	146	265	541	780	*957
25	58	95	235	349	456	119	221	497	748	949	146	265	540	780	*957
26	59	98	240	355	464	120	222	498	749	949	146	264	540	780	*957
27	60	100	245	362	472	120	224	499	749	949	146	264	540	780	*957
28	62	102	250	369	480	120	225	500	750	949	146	264	540	780	*957
29	63	105	256	376	489	121	226	501	750	950	146	264	539	779	957
30	65	108	261	383	497	121	228	502	751	950	146	264	539	779	957
31	66	112	266	390	505	122	229	503	751	950	146	264	539	779	957
32	68	115	272	398	513	122	230	504	752	950	145	264	539	778	957
33	69	119	277	405	521	123	231	505	752	950	145	263	538	778	957
34	71	122	283	412	529	123	232	506	753	950	145	263	538	778	*956
35	72	126	289	420	537	124	234	506	753	950	145	263	538	777	*956
36	74	130	295	427	544	124	235	507	753	950	145	263	537	777	956
37	76	134	301	434	552	125	236	508	753	949	145	263	537	778	956
38	77	137	307	442	560	125	237	509	753	949	145	263	537	778	956
39	79	141	313	449	567	125	238	509	753	949	145	263	536	776	955
40	81	145	319	456	575	126	239	510	753	949	145	263	536	775	955
41	83	149	325	463	582	126	240	510	753	949	145	262	535	774	955
42	85	153	331	470	589	128	241	510	752	948	145	262	535	773	955
43	87	157	337	477	596	129	242	510	751	948	145	262	534	772	954
44	89	162	342	484	603	130	243	510	751	948	145	262	533	771	954
45	91	166	348	490	610	131	244	510	750	947	145	262	532	769	953
46	92	170	354	497	616	132	245	510	749	946	145	262	531	768	953
47	94	173	359	503	623	133	246	509	747	946	145	262	530	766	952
48	96	177	365	510	629	134	246	509	746	945	145	261	528	764	951
49	98	181	370	516	635	134	247	508	744	944	145	261	527	762	951
50	100	185	376	522	641	135	247	507	742	943	145	260	525	760	950
51	102	188	381	528	646	136	247	506	740	942	145	260	523	758	949
52	104	192	386	534	652	136	247	505	738	941	145	259	521	756	948
53	106	196	391	539	657	137	248	503	735	940	145	258	519	752	947
54	109	199	396	545	662	137	248	502	733	939	145	258	517	749	945
55	111	203	401	550	668	138	248	501	730	937	144	257	515	746	944
56	114	206	406	555	673	138	248	499	726	936	144	256	512	742	942
57	117	210	411	560	679	139	248	497	723	934	144	256	510	738	941
58	119	213	416	565	685	139	248	495	719	932	144	255	507	733	939
59	122	217	420	570	691	140	248	493	715	930	144	254	504	729	937
60	124	220	424	575	698	140	248	491	710	928	144	254	501	728	934

*Mutual Life \$1.00 more.

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	.....	.....	.....	.....	.....	\$29	\$196	\$456	\$722	\$943	\$61	\$243	\$523	\$775	\$957
16	.....	.....	.....	.....	.....	29	200	458	725	944	61	243	523	775	957
17	.....	.....	.....	.....	.....	32	200	460	728	944	61	243	523	775	957
18	.....	.....	.....	.....	.....	32	200	461	729	944	61	243	522	775	957
19	.....	.....	.....	.....	.....	34	200	462	729	945	61	242	522	775	957
20	\$13	\$87	\$198	\$307	\$480	34	204	461	731	946	61	242	522	775	957
21	16	90	204	315	487	33	203	463	730	943	61	242	522	774	956
22	16	92	208	321	493	34	203	465	730	943	61	242	521	774	956
23	16	94	212	327	501	34	204	466	731	944	61	240	521	774	956
24	16	97	217	332	508	34	205	468	732	944	61	240	520	774	956
25	16	99	222	340	515	34	206	469	733	945	61	240	520	773	956
26	17	101	227	349	523	35	206	470	734	945	61	240	520	773	956
27	17	104	231	355	531	35	207	472	735	946	61	240	520	773	956
28	17	106	236	361	538	35	208	473	736	946	61	240	520	772	956
29	17	109	241	369	544	35	208	475	737	946	61	240	520	772	956
30	18	112	246	375	552	35	209	475	738	946	61	241	519	772	956
31	18	114	253	382	560	35	215	477	738	946	61	241	510	772	956
32	18	117	257	390	567	36	212	477	739	946	61	241	519	772	956
33	19	120	263	398	573	36	213	479	739	947	61	240	518	771	956
34	20	122	268	405	579	36	214	479	740	947	61	240	518	770	956
35	20	124	274	412	586	36	214	480	740	947	61	240	518	770	956
36	21	129	281	419	593	36	216	482	741	946	60	240	517	770	956
37	22	131	286	426	599	36	217	483	741	946	60	239	517	769	956
38	23	135	292	433	606	37	219	484	740	947	60	239	516	768	954
39	23	137	297	440	613	37	219	484	741	946	60	238	515	768	954
40	24	140	303	447	619	37	219	485	741	945	60	239	515	767	954
41	24	143	308	453	625	37	221	485	741	946	60	238	515	766	954
42	25	147	314	460	630	37	220	485	740	946	60	238	514	765	953
43	26	150	319	466	637	37	221	486	739	945	61	239	513	764	953
44	26	153	325	473	642	37	223	485	738	944	61	238	512	763	952
45	26	156	330	479	646	38	223	486	738	943	60	237	511	761	952
46	27	159	336	485	653	38	224	485	736	943	60	238	510	760	951
47	27	162	341	492	658	38	224	484	735	942	60	236	508	758	951
48	28	165	347	498	662	38	223	484	733	941	60	237	507	756	950
49	29	168	351	503	668	39	223	482	732	942	59	236	505	754	949
50	29	170	356	509	673	39	223	481	729	940	60	234	503	751	948
51	30	173	361	515	678	39	223	480	726	939	60	232	501	748	947
52	30	176	365	521	682	38	223	478	724	937	60	233	499	745	945
53	31	179	369	525	686	39	223	478	722	937	59	232	496	742	944
54	32	181	373	530	690	39	222	476	719	936	60	232	493	738	944
55	33	184	378	534	694	39	223	474	717	934	59	230	491	734	941
56	34	187	382	539	698	39	222	472	712	932	59	230	488	731	940
57	34	189	386	544	703	39	222	471	709	930	58	229	485	726	938
58	34	192	390	548	708	39	221	469	704	928	59	228	482	721	936
59	35	194	395	553	714	39	220	466	699	925	58	227	478	716	934
60	35	197	399	558	720	39	219	464	694	923	59	226	475	710	931

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
15	\$46	\$76	\$190	\$286	\$381	\$114	\$208	\$486	\$740	\$947	\$147	\$266	\$542	\$782	\$958
16	47	78	194	292	388	115	209	487	741	947	147	266	542	782	958
17	48	80	198	298	395	115	211	488	742	948	147	266	542	781	958
18	49	81	203	304	403	116	212	489	743	948	146	265	542	781	958
19	50	83	207	310	410	116	213	490	743	948	146	265	541	781	958
20	51	85	212	316	418	117	215	492	744	948	146	265	541	781	958
21	52	87	216	322	425	117	216	493	745	948	146	265	541	781	*957
22	54	89	221	329	433	118	217	494	746	949	146	265	541	781	*957
23	55	91	225	335	441	118	219	495	747	949	146	265	541	781	*957
24	56	93	230	342	448	119	220	496	747	949	146	265	541	780	*957
25	58	95	235	349	456	119	221	497	748	949	146	265	540	780	*957
26	59	98	240	355	464	120	222	498	749	949	146	264	540	780	*957
27	60	100	245	362	472	120	224	499	749	949	146	264	540	780	*957
28	62	102	250	369	480	120	225	500	750	949	146	264	540	780	*957
29	63	105	256	376	489	121	226	501	750	950	146	264	539	779	957
30	65	108	261	383	497	121	228	502	751	950	146	264	539	779	957
31	66	112	266	390	505	122	229	503	751	950	146	264	539	779	957
32	68	115	272	398	513	122	230	504	752	950	145	264	539	778	957
33	69	119	277	405	521	123	231	505	752	950	145	263	538	778	957
34	71	122	283	412	529	123	232	506	753	950	145	263	538	778	*956
35	72	126	289	420	537	124	234	506	753	950	145	263	538	777	*956
36	74	130	295	427	544	124	235	507	753	950	145	263	537	777	956
37	76	134	301	434	552	125	236	508	753	949	145	263	537	776	956
38	77	137	307	442	560	125	237	509	753	949	145	263	537	776	956
39	79	141	313	449	567	125	238	509	753	949	145	263	536	775	955
40	81	145	319	456	575	126	239	510	753	949	145	263	536	775	955
41	83	149	325	463	582	126	240	510	753	949	145	262	535	774	955
42	85	153	331	470	589	128	241	510	752	948	145	262	535	773	955
43	87	157	337	477	596	129	242	510	751	948	145	262	534	772	954
44	89	162	342	484	603	130	243	510	751	948	145	262	533	771	954
45	91	166	348	490	610	131	244	510	750	947	145	262	532	769	953
46	92	170	354	497	616	132	245	510	749	946	145	262	531	768	953
47	94	173	359	503	623	133	246	509	747	946	145	262	530	766	952
48	96	177	365	510	629	134	246	509	746	945	145	261	528	764	951
49	98	181	370	516	635	134	247	508	744	944	145	261	527	762	951
50	100	185	376	522	641	135	247	507	742	943	145	260	525	760	950
51	102	188	381	528	646	136	247	506	740	942	145	260	523	758	949
52	104	192	386	534	652	136	247	505	738	941	145	259	521	755	948
53	106	196	391	539	657	137	248	503	735	940	145	258	519	752	947
54	109	199	396	545	662	137	248	502	733	939	145	258	517	749	945
55	111	203	401	550	668	138	248	501	730	937	144	257	515	746	944
56	114	206	406	555	673	138	248	499	726	936	144	256	512	742	942
57	117	210	411	560	679	139	248	497	723	934	144	256	510	738	941
58	119	213	416	565	685	139	248	495	719	932	144	255	507	733	939
59	122	217	420	570	691	140	248	493	715	930	144	254	504	729	937
60	124	220	424	575	698	140	248	491	710	928	144	254	501	723	934

*Mutual Life \$1.00 more.

PAID-UP VALUES.

Showing the Amount of Paid-up Participating Insurance Guaranteed on Ordinary Life Policies of \$1,000 Each.

PAID-UP VALUES.

Showing the Amount of Paid-up Participating Insurance Guaranteed on 20-Premiums Life Policies of \$1,000 Each

AT END OF										
Age at Issue	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
21	\$114	\$163	\$212	\$261	\$311	\$362	\$412	\$463	\$734	\$940
22	114	163	212	262	312	363	413	463	735	940
23	114	164	213	263	313	364	414	464	736	940
24	114	165	214	264	314	365	415	465	737	940
25	115	166	215	265	315	366	416	466	738	940
26	115	166	215	266	316	367	417	468	738	940
27	116	167	216	267	317	368	418	469	739	941
28	117	167	217	268	318	369	419	471	739	942
29	118	168	218	269	319	370	420	472	740	943
30	119	169	219	270	320	371	421	473	740	944
31	119	169	219	270	320	371	422	474	741	944
32	120	170	220	270	321	372	422	475	741	943
33	120	170	220	271	321	373	423	476	742	943
34	121	170	221	271	322	373	424	476	742	943
35	122	171	222	272	323	374	425	477	743	942
36	122	171	222	273	325	376	425	477	743	942
37	122	172	223	274	326	377	426	478	743	942
38	122	172	224	275	327	378	427	478	743	942
39	122	173	225	276	328	379	428	478	743	942
40	122	174	226	277	329	379	429	479	743	942
41	122	174	226	277	329	379	429	479	743	941
42	122	175	227	278	329	380	430	480	743	941
43	122	175	227	278	329	380	430	480	743	940
44	123	175	228	279	329	380	431	481	743	939
45	123	176	229	280	330	381	431	481	743	938
46	123	176	229	280	330	381	430	480	742	937
47	124	176	229	280	330	380	430	480	740	936
48	124	176	229	280	330	380	429	479	738	935
49	125	177	229	280	330	379	429	478	736	934
50	126	177	229	279	330	379	428	477	734	933
51	126	177	229	279	330	378	427	476	733	932
52	125	177	230	279	330	378	426	475	731	931
53	125	177	230	279	330	377	425	473	729	930
54	125	177	230	279	329	377	424	471	727	929
55	124	177	230	279	329	376	422	469	725	928
56	124	177	229	279	328	375	421	467	722	927
57	124	176	229	278	327	374	420	466	718	926
58	124	176	229	278	326	373	419	465	713	925
59	124	176	229	277	325	372	418	464	708	923
60	124	176	229	277	324	371	417	463	703	921

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Paid-up Values (Nonparticipating) on \$1,000

Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$20	\$92	\$206	\$322	\$432	\$48	\$203	\$463	\$730	\$943	\$91	\$267	\$537	\$782	\$958
21	93	211	329	441	48	203	464	731	944	91	266	537	781	958	
22	95	216	335	448	48	206	465	731	944	91	266	537	781	958	
22	99	222	343	457	49	205	467	732	945	90	265	536	781	957	
24	100	226	348	467	50	206	469	734	945	89	264	536	781	957	
24	101	232	355	474	50	206	470	735	945	89	264	535	780	957	
24	105	238	364	482	50	208	471	736	946	88	263	535	779	957	
26	109	241	370	490	50	209	472	737	946	87	262	534	779	957	
26	110	246	378	498	51	209	474	737	946	87	262	533	779	957	
28	113	253	385	507	51	210	475	738	946	86	261	533	778	957	
28	116	257	392	515	53	211	477	738	945	85	260	532	778	957	
29	119	264	398	523	52	212	477	739	946	84	260	531	777	957	
29	121	270	406	532	51	213	478	739	947	83	259	531	776	956	
31	124	275	414	539	53	214	480	739	947	83	258	530	776	956	
31	126	280	422	547	53	217	483	742	948	82	257	529	775	956	
32	131	285	429	555	54	217	483	742	947	81	256	528	774	956	
32	133	291	436	564	54	217	483	742	946	80	255	528	774	956	
34	137	297	444	571	54	217	484	741	946	79	255	527	773	955	
34	138	303	451	577	54	219	484	741	946	79	254	525	772	955	
35	142	308	457	585	54	219	484	741	946	78	254	524	771	955	
36	145	315	463	592	54	220	484	740	945	77	253	523	770	954	
38	149	320	471	600	54	220	485	740	945	77	252	522	769	954	
38	152	326	478	607	54	221	486	740	945	76	251	521	768	954	
38	154	331	483	613	55	222	485	738	944	75	249	519	767	953	
39	157	337	489	618	56	222	485	738	943	74	248	518	765	953	
41	161	342	495	625	56	223	485	736	943	73	247	517	763	952	
42	163	347	501	631	56	223	484	735	942	72	246	515	761	951	
43	167	351	507	638	57	223	484	733	942	71	245	512	758	951	
43	169	356	513	643	56	223	483	732	941	70	243	510	756	950	
43	173	360	518	649	56	223	481	729	940	69	242	507	753	949	
44	174	366	524	654	56	223	480	726	939	68	240	505	750	948	
45	177	369	529	659	56	223	478	724	937	67	239	503	747	946	
45	180	375	534	664	56	222	477	722	937	66	238	500	744	944	
46	182	378	539	669	56	222	476	719	936	65	236	497	741	943	
47	185	383	543	674	56	222	475	716	933	64	234	495	737	942	
48	187	386	548	679	56	222	472	712	931	.....	.....	.....	.....	.....
50	190	391	552	684	56	222	471	708	930	.....	.....	.....	.....	.....
51	192	395	556	689	56	221	469	704	928	.....	.....	.....	.....	.....
51	195	398	560	696	56	221	466	699	925	.....	.....	.....	.....	.....
52	197	402	564	702	56	220	464	694	923	.....	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on \$1,000 Common
Rate Policies.

Paid-up Values (Participating) on \$1,000 Participating Policies.

Age	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	5 Years.	10 Years.	15 Years.	20 Years.		2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
3	84	217	323	426		56	220	498	745	899	92	267	542	781	958
4	87	221	329	433		57	221	494	746	949	92	267	541	781	958
5	90	226	336	441		58	222	495	747	949	92	267	541	781	958
6	93	231	342	449		59	224		748	949	92	267	541	781	958
7															
8	96	236	349	457		61	225	498	748	950	91	267	541	781	958
9	99	241	356	465		62	226	499	749	950	91	267	541	781	958
10	102	246	363	473		63	227	500	750	950	91	267	540	780	958
11	105	251	370	481		64	228	501	750	950	91	267	540	780	958
12	109	256	377	489		65	230	502	751	950	91	268	540	780	957
13															
14	112	261	384	497		66	231	503	751	950	91	268	540	780	957
15	115	267		505		67	232	504	752	950	91	268	539	779	957
16	119	272	398	513		68	233	504	752	950	91	268	539	779	957
17	122	278		521		69	235	506	753	950	91	268	539	779	957
18	126	284	413	529		70		506	753	950	91	268	538	778	957
19															
20	129	289	420	537		71	237	507	753	950	91	268	538	778	957
21	133	295	428	545		72	238	508	754	950	91	268	538	777	957
22	137	301	435	553		73	239	508	754	950	91	268	537	777	956
23	140	307	442	560		74	240	509	754	950	91	268	537	776	956
24	144	313	449	568		74	241	510	754	950	91	268	537	776	956
25															
26	148	319	456	575		75	242	510	753	949	91	268	536		956
27	152	325	464	583		76	243	511	753	949	91	268	536	774	956
28	156	331	471	590		77	244	511	753	949	91	268	535	773	956
29	160	337	477			78	245	511	752	948	91	268	534	772	956
30	164	343	484	604		79	246	511	751	948	91	268	533	771	956
31															
32	168	349	491	610		80	247	511	750	948	91	264	533	770	956
33	172	354	497	617		81	248	510	749	947	92	264	531	768	956
34	176	360	504	623		82	248	510	748	946	92	264	530	767	956
35	180	365	510	629		83	249	509	746	946	92	263	529	765	956
36	184	371	516	635		83	249	508	745	945	92	263	527	763	951
37															
38	187	376	522	641			249		743	944	92	262	526	761	950
39	191	381	528	647			250	506	741	943	92	262	524	758	949
40	195	386	534	652		85	250	505	738	942	92	261	522	756	948
41	198	392	540	658			250	504	736	941	92	261	520	753	947
42	202	397	545	663		86	250	503	733	939	92		618	750	
43															
44	206	402	551	668		87	250	501	730	938	92	259	515	746	944
45	209	407	556	674		87	250	499	727	936	92		513	742	943
46	212	411	561	679		88	250		723	935	92	258	510	739	941
47	216	416	566	685		88	250		719	933	92	257	507	734	939
48	219	421	570	692		89		494	715	931	92	256	504	729	937
49															
50	222	425	575			89	250	492	711	928	92	256	501	724	935

**Paid-up Values (Participating) on \$1,000
Participating Policies.**

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.
17	\$48	\$80	\$198	\$298	\$395	\$49	\$211	\$488	\$742	\$948	\$90	\$265	\$542	\$781
18	49	81	203	304	403	50	212	489	743	948	90	265	542	781
19	50	83	207	310	410	51	213	490	743	948	90	265	541	781
20	51	85	212	316	418	52	215	492	744	948	90	265	541	781
21	52	87	216	322	425	53	216	493	745	948	90	265	541	781
22	54	89	221	329	433	54	217	494	746	949	89	265	541	781
23	55	91	225	335	441	55	219	495	747	949	89	265	541	781
24	56	93	230	342	448	56	220	496	747	949	89	265	541	780
25	58	95	235	349	456	57	221	497	748	949	89	265	540	780
26	59	98	240	355	464	58	222	498	749	949	89	264	540	780
27	60	100	245	362	472	59	224	499	749	949	89	264	540	780
28	62	102	250	369	480	60	225	500	750	949	89	264	540	780
29	63	105	256	376	489	62	226	501	750	950	89	264	539	779
30	65	108	261	383	497	63	228	502	751	950	89	264	539	779
31	66	112	266	390	505	64	229	503	751	950	89	264	539	779
32	68	115	272	398	513	65	230	504	752	950	89	264	539	778
33	69	119	277	405	521	66	231	505	752	950	89	263	538	778
34	71	122	283	412	529	67	232	506	753	950	89	263	538	778
35	72	126	289	420	537	68	234	506	753	950	89	263	538	777
36	74	130	295	427	544	69	235	507	753	950	89	263	537	777
37	76	134	301	434	552	70	236	508	753	949	89	263	537	776
38	77	137	307	442	560	71	237	509	753	949	89	263	537	776
39	79	141	313	449	567	72	238	509	753	949	89	263	536	775
40	81	145	319	456	575	73	239	510	753	949	89	263	536	775
41	83	149	325	463	582	74	240	510	753	949	89	262	535	774
42	85	153	331	470	589	75	241	510	752	948	89	262	535	773
43	87	157	337	477	596	76	242	510	751	948	89	262	534	772
44	89	162	342	484	603	77	243	510	751	948	89	262	533	771
45	91	166	348	490	610	78	244	510	750	947	89	262	532	769
46	92	170	354	497	616	79	245	510	749	946	89	262	531	768
47	94	173	359	503	623	80	246	509	747	946	90	262	530	766
48	96	177	365	510	629	80	246	509	746	945	90	261	528	764
49	98	181	370	516	635	81	247	508	744	944	90	261	527	762
50	100	185	376	522	641	82	247	507	742	943	90	260	525	760
51	102	188	381	528	646	82	247	506	740	942	90	260	523	758
52	104	192	386	534	652	83	247	505	738	941	90	259	521	755
53	106	196	391	539	657	84	248	503	735	940	90	258	519	752
54	109	199	396	545	662	84	248	502	733	939	90	258	517	749
55	111	203	401	550	668	85	248	501	730	937	90	257	515	746
56	114	206	406	555	673	85	248	499	726	936	90	256	512	742
57	117	210	411	560	679	86	248	497	723	934	90	256	510	738
58	119	213	416	565	685	86	248	495	719	932	90	255	507	733
59	122	217	420	570	691	87	248	493	715	930	90	254	504	729
60	124	220	424	575	698	88	248	491	710	928	90	254	501	733

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Survivorship Investment and Guaranteed Addition Policies of \$1,000 Each.

PAID-UP VALUES

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Survivorship Investment and Guaranteed Addition Policies of \$1,000 Each.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment, Survivorship Investment and Guaranteed Addition Policies of \$1,000 Each.

AT END OF

Paid-up Values (Nonparticipating) on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$32	\$66	\$149	\$240	\$414	\$105	\$211	\$474	\$737	\$947	\$62	\$242	\$522	\$775	\$957
21	33	67	152	248	421	105	211	474	737	947	62	242	522	775	957
22	34	69	155	256	429	105	211	474	737	947	62	242	522	774	957
23	35	71	158	264	437	105	211	474	737	947	62	242	522	774	957
24	36	72	162	272	445	105	211	474	737	947	62	242	522	774	957
25	37	74	166	280	453	105	211	474	737	947	62	242	521	774	956
26	38	76	170	288	462	105	211	474	737	947	62	242	521	774	956
27	39	78	174	296	470	105	211	474	737	947	61	241	521	773	956
28	40	80	178	305	478	105	211	474	737	947	61	241	521	773	956
29	41	82	182	313	486	105	211	474	737	947	61	241	521	773	956
30	42	84	186	321	494	105	211	474	737	947	61	241	520	773	956
31	43	86	193	329	502	105	211	474	737	947	61	241	520	772	956
32	44	88	200	338	510	105	211	474	737	947	61	241	519	772	956
33	45	90	206	346	518	105	211	474	737	947	61	241	519	771	956
34	46	92	213	355	526	105	211	474	737	947	61	240	519	771	956
35	47	94	220	363	534	105	211	474	737	947	61	240	518	771	955
36	48	96	227	371	542	105	211	474	737	947	61	240	518	770	955
37	49	98	234	379	550	105	211	474	737	947	61	240	517	770	955
38	51	100	240	387	557	105	211	474	737	947	61	240	517	769	955
39	52	103	247	395	564	105	211	474	737	947	61	240	517	768	955
40	53	105	254	403	571	105	211	474	737	947	61	239	516	768	954
41	54	107	261	411	578	105	211	474	737	947	61	239	515	767	954
42	56	110	267	419	585	105	211	474	737	947	61	239	515	766	954
43	57	112	274	426	592	105	211	474	737	947	61	239	514	764	953
44	58	115	280	433	598	105	211	474	737	947	61	239	513	763	953
45	59	117	287	440	604	105	211	474	737	947	61	238	512	762	952
46	61	119	293	447	610	105	211	474	737	947	61	238	510	760	952
47	62	121	299	454	616	105	211	474	737	947	61	237	509	758	951
48	63	123	304	460	622	105	211	474	737	947	61	237	507	756	950
49	64	126	310	467	628	105	211	474	737	947	61	236	506	754	949
50	65	128	316	473	633	105	211	474	737	947	60	235	504	752	948
51	67	130	321	479	638	105	211	474	737	947	60	235	501	749	947
52	68	133	327	485	643	105	211	474	737	947	60	234	499	746	946
53	69	137	332	491	648	105	211	474	737	947	60	233	497	743	945
54	70	141	337	496	653	105	211	474	737	947	60	232	494	739	944
55	71	145	342	502	658	105	211	474	737	947	60	231	492	735	942
56	72	148	347	507	663	105	211	474	737	947	60	230	489	731	940
57	73	151	352	512	668	105	211	474	737	947	59	229	486	727	938
58	74	154	357	517	674	105	211	474	737	947	59	228	483	722	936
59	75	157	362	522	680	105	211	474	737	947	59	227	479	716	934
60	77	160	366	527	686	105	211	474	737	947	59	226	475	711	932

**Paid-up Values (Nonparticipating) on \$1,000
Participating Policies.**

Age at Issue	Ordinary Life at end of					20-Premium Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
22	\$43	\$88	\$198	\$308	\$414	\$100	\$208	\$464	\$732	\$947	\$121	\$242	\$522	\$774	\$957
23	45	90	203	315	422	101	204	465	733	948	121	242	522	774	957
24	46	92	206	321	430	102	206	468	733	948	121	242	522	774	957
25	47	94	213	328	438	102	206	468	734	948	121	242	522	774	957
26	48	97	217	335	446	103	207	470	735	948	121	242	521	774	957
27	49	99	222	341	453	103	207	471	735	948	121	242	521	774	957
28	51	102	227	348	462	104	209	474	737	948	121	242	521	774	957
29	52	104	232	355	470	104	210	474	737	948	121	242	520	774	957
30	53	107	237	362	479	105	211	475	739	948	121	242	520	773	957
31	55	109	243	369	487	105	211	476	739	948	121	241	520	772	956
32	56	112	247	376	495	106	212	477	740	948	121	241	519	772	956
33	57	115	253	383	503	106	213	479	739	948	121	241	518	771	956
34	59	117	258	391	510	107	214	480	741	948	121	241	518	771	956
35	60	120	264	398	519	108	215	481	741	948	121	241	518	770	956
36	62	123	269	405	526	108	216	481	742	948	121	240	517	770	956
37	63	125	275	413	534	108	216	482	742	948	121	240	517	769	956
38	65	128	280	421	542	109	217	483	743	948	120	240	517	769	955
39	66	131	286	427	549	109	218	484	743	948	120	240	516	768	955
40	68	134	292	434	557	110	219	485	743	948	120	240	516	768	955
41	69	137	298	441	564	110	219	486	743	948	120	239	516	767	954
42	71	140	304	448	572	111	220	486	743	948	120	239	515	767	954
43	73	143	309	454	578	111	221	487	743	948	120	239	515	766	954
44	74	147	315	461	585	112	222	487	743	948	120	239	515	766	954
45	76	150	320	468	592	112	222	487	743	948	120	238	514	764	953
46	78	153	326	474	598	112	223	487	743	948	120	238	513	764	953
47	80	156	331	481	604	113	223	486	741	946	120	238	512	762	953
48	81	159	336	488	611	113	224	487	737	944	120	237	511	761	952
49	83	162	341	493	616	113	224	486	736	944	120	237	509	760	952
50	84	165	346	499	622	114	224	485	735	943	120	236	507	758	951
51	86	168	351	504	628	114	224	484	732	942	120	235	505	756	950
52	88	170	356	510	634	114	224	484	730	941	120	234	505	751	949
53	89	173	361	515	639	114	224	482	727	940	120	234	501	748	948
54	91	176	365	520	643	114	223	481	725	939	119	233	499	745	946
55	92	179	370	525	649	114	223	480	722	937	119	232	497	742	944
56	94	182	374	531	653	114	223	478	719	936	118	231	494	739	943
57	95	184	379	536	658	114	223	475	716	934	118	230	491	735	942
58	97	187	383	540	664	114	223	473	713	933	118	230	489	731	940
59	98	189	388	545	669	114	222	471	709	931	118	229	486	727	939
60	99	192	392	549	675	114	222	469	706	929	117	228	483	722	937
61	101	194	396	553	680	114	222	467	700	926	117	227	479	717	935
62	102	197	400	558	686	114	221	464	695	924	117	226	475	711	934

Paid-up Values (Participating) on \$1,000
Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15	118	678	1179	1280	1379	647	1199	1460	1726	1945	678	1261	1529	1775	1997
16	119	80	182	286	387	48	200	481	727	945	71	260	529	775	997
17	20	82	187	291	395	49	202	482	728	945	71	260	529	775	997
18	21	84	190	298	402	49	203	483	729	945	71	260	529	775	997
19	21	86	196	303	410	50	204	484	730	946	71	260	529	775	997
20	22	89	200	310	418	51	205	486	732	946	72	260	529	775	997
21	22	91	206	317	426	51	205	487	732	946	71	260	528	775	997
22	23	93	209	323	433	51	206	488	733	946	70	259	528	775	997
23	23	95	213	329	441	51	207	489	733	946	70	259	527	774	997
24	24	97	218	336	449	51	208	470	734	946	69	258	527	774	996
25	24	99	223	342	457	52	208	471	735	946	69	257	526	774	996
26	25	102	227	349	465	52	209	472	736	946	69	257	526	773	996
27	26	104	232	356	473	52	210	473	736	947	69	256	525	773	996
28	26	106	237	362	481	52	210	474	737	947	68	256	525	773	996
29	27	109	242	369	489	53	211	475	737	947	68	255	524	772	996
30	28	111	247	376	497	53	212	476	738	947	68	254	524	772	996
31	28	114	252	383	505	53	213	477	739	947	68	254	523	771	996
32	29	116	257	390	513	53	213	477	739	947	68	253	522	771	996
33	30	119	262	397	521	53	214	478	739	947	67	252	522	771	995
34	30	122	268	405	529	53	214	479	739	947	67	252	521	770	995
35	31	124	273	412	537	54	215	480	740	947	67	251	520	770	995
36	32	127	279	419	545	54	216	481	740	947	67	250	520	769	995
37	33	130	284	426	553	54	216	481	740	947	66	249	519	769	995
38	33	133	290	433	560	54	217	482	740	946	66	249	518	767	994
39	34	136	296	440	568	54	217	482	740	946	66	248	517	766	994
40	35	139	301	447	575	55	218	482	739	946	66	247	516	765	994
41	36	142	307	454	582	55	219	483	739	946	65	246	515	764	993
42	37	145	312	461	590	55	219	483	738	946	65	246	514	763	993
43	37	148	318	467	597	55	219	483	737	945	65	245	513	762	993
44	38	151	323	474	604	56	220	483	736	945	64	244	512	761	992
45	39	154	328	480	610	56	220	483	735	944	64	243	510	759	992
46	40	157	334	487	617	56	221	482	734	944	64	242	509	757	991
47	41	160	339	493	623	56	221	482	733	943	64	241	507	755	990
48	42	163	344	499	629	56	221	481	731	942	63	240	505	753	989
49	43	166	349	505	636	56	221	480	729	942	63	239	503	751	989
50	43	168	353	510	641	56	221	478	727	941	63	238	501	749	988
51	44	171	358	516	647	56	221	477	725	939	63	237	499	746	947
52	45	174	363	521	652	56	221	476	723	938	62	236	497	743	946
53	46	176	368	527	658	56	220	475	720	937	62	234	494	740	944
54	46	179	372	532	663	57	220	473	717	936	61	233	491	736	943
55	47	182	377	537	668	57	221	472	714	934	61	232	489	733	941
56	48	184	381	542	674	57	220	470	711	932	61	230	486	728	939
57	49	187	385	546	679	57	220	468	707	930	61	229	483	724	938
58	50	190	389	551	685	57	219	466	703	928	61	228	480	719	936
59	50	192	393	555	692	57	219	464	699	926	60	227	476	714	934
60	51	195	397	559	699	57	219	461	693	924	60	226	473	708	931

Paid-up Values (Nonparticipating) on \$1,000

Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	19 Years.	1 Year.	5 Years.	10 Years.	15 Years.	19 Years.
21	....	\$81	\$204	\$323	\$428	\$19	\$216	\$480	\$745	\$949	\$41	\$266	\$535	\$781	\$958
22	....	84	209	329	433	20	218	482	746	949	41	265	535	781	958
23	....	87	214	336	441	20	219	483	747	949	41	265	535	781	958
24	....	90	219	342	449	21	220	484	748	949	41	265	534	781	958
25	....	93	224	349	457	22	222	486	748	950	41	265	534	781	958
26	....	96	229	356	465	22	223	487	749	950	41	265	534	781	958
27	....	99	234	363	473	23	224	488	750	950	41	265	534	780	958
28	....	102	240	370	481	24	226	489	750	950	41	265	534	780	958
29	....	106	245	377	489	24	227	491	751	950	41	265	533	780	957
30	\$1	109	251	384	497	25	228	492	752	950	41	264	533	780	957
31	2	112	256	391	505	26	229	493	752	950	41	264	533	779	957
32	3	116	262	398	513	26	230	494	752	950	41	264	532	779	957
33	4	119	268	405	521	27	232	495	753	950	41	264	532	779	957
34	6	123	273	413	529	27	233	496	753	950	41	264	532	778	957
35	7	127	279	420	537	28	234	497	753	950	41	264	531	778	957
36	8	130	285	428	545	29	235	498	754	950	41	264	531	777	957
37	9	134	292	435	553	29	236	499	754	950	41	263	531	777	956
38	10	138	298	442	560	30	237	500	754	950	41	263	530	776	956
39	11	142	304	449	568	31	239	500	754	950	41	263	530	776	956
40	13	146	310	456	575	31	240	501	753	949	41	263	530	775	956
41	14	150	316	464	582	32	241	502	753	949	41	263	529	774	955
42	15	154	322	471	590	32	242	502	753	949	41	263	528	773	955
43	16	158	329	477	597	33	243	502	752	948	41	263	528	772	955
44	17	162	335	484	604	34	244	503	751	948	41	263	527	771	954
45	19	166	340	491	610	34	245	503	750	948	41	263	526	770	954
46	20	170	346	497	617	35	245	502	749	947	41	262	525	768	953
47	21	174	352	504	623	35	246	502	748	946	41	262	524	767	953
48	22	178	358	510	629	36	247	501	746	946	41	262	522	765	952
49	24	182	363	516	635	36	247	501	745	945	41	261	521	763	951
50	25	185	369	522	641	37	247	500	743	944	41	261	519	761	950
51	26	189	374	528	647	37	248	499	741	943	41	260	517	758	949
52	27	193	379	534	652	38	248	498	738	942	42	259	515	756	948
53	28	196	384	540	658	38	248	497	736	941	42	259	513	753	947
54	29	200	390	545	663	39	248	496	733	939	42	258	511	750	946
55	30	203	395	551	668	39	248	494	730	938	42	258	509	746	944
56	31	207	400	556	674	39	248	493	727	936	42	257	506	742	943
57	33	210	405	561	679	40	249	491	723	935	42	256	504	738	941
58	34	214	409	566	685	40	249	489	719	933	42	255	501	734	939
59	35	217	414	570	692	41	249	487	715	931	42	255	498	729	937
60	36	221	419	575	699	41	249	485	711	928	42	254	495	724	935

Paid-up Values (Nonparticipating) on \$1,000

Nonparticipating Policies.

Age at Issue.	Ordin'ry Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$45	\$90	\$204	\$316	\$423	\$101	\$204	\$466	\$731	\$946	\$153	\$268	\$538	\$782	\$958
22	46	93	209	322	431	102	205	467	732	946	152	267	538	782	958
23	47	95	213	329	439	102	206	468	733	946	151	267	537	782	958
24	48	97	218	336	447	103	207	470	734	946	151	266	537	781	958
25	50	100	223	343	456	103	208	471	735	947	150	266	536	781	958
26	51	102	228	349	464	104	209	472	736	947	150	265	536	781	958
27	52	104	233	356	472	105	210	474	737	947	149	264	535	780	958
28	53	107	238	364	480	105	211	475	738	947	148	264	535	780	957
29	55	110	243	371	489	106	212	476	738	947	147	263	534	779	957
30	56	112	249	378	497	106	212	477	739	947	147	262	533	779	957
31	58	115	254	385	505	107	213	478	740	947	146	262	533	778	957
32	59	118	260	393	513	107	214	479	740	947	145	261	532	778	957
33	60	120	265	400	521	108	215	480	741	947	144	260	531	777	957
34	62	123	271	407	529	108	216	481	741	948	144	259	531	777	957
35	63	126	276	415	537	109	217	482	742	947	143	258	530	776	956
36	65	129	282	422	545	109	217	483	742	947	142	257	529	775	956
37	66	132	288	430	553	110	218	484	742	947	141	257	528	775	956
38	68	135	294	437	561	110	219	485	742	947	140	256	527	774	956
39	70	138	300	444	568	111	220	486	742	947	139	255	526	773	955
40	71	141	305	451	576	111	221	486	742	947	138	254	525	772	955
41	73	144	311	458	583	112	221	487	742	947	138	253	524	771	955
42	75	148	317	465	590	112	222	487	741	946	137	252	523	770	954
43	77	151	323	472	598	112	223	487	741	946	136	251	522	768	954
44	78	154	328	479	605	113	223	487	740	945	135	250	520	767	953
45	80	157	334	485	612	113	224	487	739	945	134	249	519	765	953
46	82	160	339	492	619	114	224	487	738	944	133	248	517	763	952
47	84	164	345	498	626	114	224	486	736	944	132	247	515	761	952
48	85	167	350	505	632	114	224	485	735	943	131	246	513	759	951
49	87	170	355	511	639	114	225	485	733	942	130	244	511	757	950
50	88	173	361	518	646	114	225	484	731	941	129	243	509	754	949
51	90	175	366	524	653	115	224	482	729	940	128	242	506	751	948
52	92	178	371	531	661	115	224	481	726	939	127	240	503	748	947
53	93	181	376	537	669	115	224	480	724	938	126	239	501	745	946
54	95	184	382	544	677	115	224	478	721	936	125	237	498	741	944
55	97	187	387	551	686	115	224	477	718	935	124	236	495	737	942
56	98	191	393	558	697	115	224	475	715	933	123	234	491	733	941
57	100	194	398	565	709	115	224	473	711	932	122	233	488	728	939
58	102	197	404	573	723	115	223	471	707	930	121	231	485	723	937
59	103	200	410	582	740	115	223	469	703	928	120	230	481	717	934
60	105	203	416	592	761	115	223	467	699	926	119	229	477	712	932

Paid-up Values (Participating) on Ordinary Life Policies
for \$1,000.

AFTER PREMIUMS SHALL HAVE BEEN PAID FOR														
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	
63	84	106	127	148	169	190	212	233	254	275	296	316	418	
64	86	108	130	151	173	195	216	238	259	280	301	322	425	
66	88	110	133	155	177	199	221	243	264	286	307	329	433	
68	90	113	136	158	181	203	225	248	270	292	314	335	441	
69	92	116	139	162	185	208	230	253	275	298	320	342	449	
71	95	118	142	165	189	212	235	258	281	304	326	349	456	
72	97	121	145	169	193	217	240	264	287	310	333	355	464	
74	99	124	148	173	197	221	245	269	293	316	339	362	472	
76	101	126	152	176	201	226	250	275	299	322	346	369	480	
78	104	129	155	180	206	231	256	280	305	329	353	376	489	
80	106	132	158	184	210	236	261	286	311	335	359	383	497	
81	108	135	162	188	215	241	266	292	317	342	366	390	505	
83	111	138	166	192	219	246	272	298	323	348	373	398	513	
85	113	141	169	197	224	251	277	304	330	355	380	405	521	
87	116	145	173	201	229	256	283	310	336	362	387	412	529	
89	119	148	177	205	233	261	289	316	343	369	395	420	537	
91	121	151	181	210	238	267	295	322	349	376	402	427	544	
93	124	155	185	214	243	272	301	329	356	383	409	434	552	
96	127	158	189	219	249	278	307	335	362	390	416	442	560	
98	130	161	193	223	254	283	313	341	369	396	423	449	567	
100	133	165	197	228	259	289	319	348	376	403	430	456	575	
102	136	169	201	233	264	295	325	354	382	410	437	463	582	
105	139	172	205	238	269	300	331	360	389	417	444	470	589	
107	142	176	210	243	275	306	337	366	395	423	451	477	596	
110	145	180	214	247	280	311	342	372	402	430	457	484	603	
112	148	184	218	252	285	317	348	378	408	436	464	490	610	
114	151	187	222	257	290	322	354	384	414	443	470	497	616	
117	154	191	226	261	295	328	359	390	420	449	477	503	623	
119	157	194	230	266	300	333	365	396	426	455	483	510	629	
121	160	198	234	270	304	338	370	401	432	461	489	516	636	
124	163	201	238	274	309	343	376	407	437	467	495	522	641	
126	166	205	242	279	314	348	381	412	443	472	501	528	646	
128	169	208	246	283	318	353	386	418	449	478	506	534	652	
130	171	211	250	287	323	358	391	423	454	484	512	539	657	
133	174	215	254	291	328	363	396	428	459	489	518	545	662	
136	177	218	257	295	332	367	401	434	465	495	523	550	668	
137	180	221	261	300	336	372	406	439	470	500	528	555	673	
139	183	224	265	304	341	377	411	444	475	505	533	560	679	
141	186	228	268	308	345	381	416	448	480	510	538	565	685	
143	188	231	272	312	349	386	420	453	484	514	543	570	691	
146	191	234	276	316	353	390	424	457	489	519	547	575	698	
148	193	237	279	319	357	394	429	462	493	523	552	580	705	
150	196	240	282	323	361	398	433	466	498	528	558	586	712	
152	198	243	286	326	365	402	437	470	502	533	563	592	721	
154	201	246	289	329	368	405	441	475	507	539	569	599	730	
156	203	248	291	333	372	409	445	479	513	545	576	606	739	

Paid-up Values (Nonparticipating) on \$1,000 Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of					20-Premiums Life (End't at 85) at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$ 44	\$ 88	\$199	\$309	\$415	\$ 77	\$187	\$464	\$730	\$945	\$123	\$243	\$523	\$775	\$957
21	45	90	204	315	423	78	188	465	731	945	123	243	523	775	957
22	46	92	209	322	431	79	190	467	732	945	123	243	522	775	957
23	47	95	214	329	439	80	191	468	733	946	123	243	522	775	957
24	49	97	218	336	448	81	192	470	734	946	123	242	522	775	957
25	50	100	223	343	456	82	193	471	735	947	123	242	522	774	957
26	51	102	228	350	464	83	194	472	736	947	123	242	522	774	957
27	52	104	233	357	472	84	196	474	737	947	123	242	521	774	957
28	54	107	238	364	480	85	197	475	738	947	123	242	521	774	957
29	55	109	243	371	488	86	198	476	739	947	123	242	521	774	957
30	56	112	249	378	497	87	199	477	739	947	123	242	521	773	957
31	58	114	253	385	505	88	200	478	740	947	123	242	520	772	957
32	59	117	258	393	513	89	202	479	740	947	123	241	520	772	957
33	61	120	264	400	521	90	203	480	741	947	123	241	519	772	956
34	62	123	270	407	529	90	204	481	741	947	122	241	519	772	956
35	63	126	276	415	537	91	205	482	742	947	122	241	519	771	956
36	65	129	282	422	545	92	206	483	742	947	122	241	519	771	956
37	67	131	288	429	553	93	207	484	742	947	122	240	518	770	956
38	68	134	293	436	560	94	208	485	742	947	122	240	518	770	956
39	70	138	299	443	568	94	209	486	742	947	122	240	517	769	956
40	71	141	305	451	576	95	210	486	742	947	122	240	517	768	955
41	73	144	311	458	583	96	211	487	741	946	121	240	516	767	954
42	75	147	317	465	590	97	212	487	740	946	120	240	515	766	954
43	77	151	322	472	597	98	213	487	740	946	120	239	514	765	954
44	78	154	328	478	604	98	213	487	740	945	119	238	514	764	953
45	80	157	334	485	612	99	214	487	739	945	118	237	512	762	953
46	81	160	339	491	619	100	215	486	738	944	117	236	511	761	952
47	83	163	344	497	626	100	215	486	737	944	116	235	509	759	952
48	85	166	349	504	633	101	215	485	735	943	115	234	508	757	951
49	86	169	355	511	639	101	215	484	733	942	114	233	506	754	950
50	88	173	361	518	646	102	216	483	731	941	113	231	504	752	949
51	90	176	366	525	654	102	216	482	729	940	112	230	502	749	948
52	91	179	371	531	662	102	216	481	727	939	111	229	500	746	947
53	93	181	376	537	670	103	216	480	724	938	110	227	497	743	946
54	95	184	381	544	676	103	216	478	721	937	110	226	494	739	944
55	97	187	387	551	686	103	216	477	718	935	109	225	491	736	943
56	98	190	393	559	698	104	216	475	715	934	109	224	488	732	941
57	100	193	398	567	711	104	216	473	711	932	108	223	485	727	939
58	102	197	404	573	723	104	216	471	707	930	107	221	481	722	937
59	103	199	409	581	739	105	216	469	703	928	106	219	477	717	935
60	105	203	416	592	761	105	216	467	699	926	105	217	473	711	932

PAID-UP VALUES

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

Age at Death	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years
120	124	117	128	131	134	137	140	143	146	149	152	155	158	161	164	167	170	173	176
121	125	118	129	132	135	138	141	144	147	150	153	156	159	162	165	168	171	174	177
122	126	119	130	133	136	139	142	145	148	151	154	157	160	163	166	169	172	175	178
123	127	120	131	134	137	140	143	146	149	152	155	158	161	164	167	170	173	176	179
124	128	121	132	135	138	141	144	147	150	153	156	159	162	165	168	171	174	177	180
125	129	122	133	136	139	142	145	148	151	154	157	160	163	166	169	172	175	178	181
126	130	123	134	137	140	143	146	149	152	155	158	161	164	167	170	173	176	179	182
127	131	124	135	138	141	144	147	150	153	156	159	162	165	168	171	174	177	180	183
128	132	125	136	139	142	145	148	151	154	157	160	163	166	169	172	175	178	181	184
129	133	126	137	140	143	146	149	152	155	158	161	164	167	170	173	176	179	182	185
130	134	127	138	141	144	147	150	153	156	159	162	165	168	171	174	177	180	183	186
131	135	128	139	142	145	148	151	154	157	160	163	166	169	172	175	178	181	184	187
132	136	129	140	143	146	149	152	155	158	161	164	167	170	173	176	179	182	185	188
133	137	130	141	144	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189
134	138	131	142	145	148	151	154	157	160	163	166	169	172	175	178	181	184	187	190
135	139	132	143	146	149	152	155	158	161	164	167	170	173	176	179	182	185	188	191
136	140	133	144	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
137	141	134	145	148	151	154	157	160	163	166	169	172	175	178	181	184	187	190	193
138	142	135	146	149	152	155	158	161	164	167	170	173	176	179	182	185	188	191	194
139	143	136	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192	195
140	144	137	148	151	154	157	160	163	166	169	172	175	178	181	184	187	190	193	196
141	145	138	149	152	155	158	161	164	167	170	173	176	179	182	185	188	191	194	197
142	146	139	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192	195	198
143	147	140	151	154	157	160	163	166	169	172	175	178	181	184	187</				

Paid-up Values (Nonparticipating) on \$1,000 Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of					20-Premiums Life (End't at 85) at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$ 44	\$ 88	\$199	\$309	\$415	\$ 77	\$187	\$464	\$730	\$945	\$123	\$243	\$523	\$775	\$957
21	45	90	204	315	423	78	188	465	731	945	123	243	523	775	957
22	46	92	209	322	431	79	190	467	732	945	123	243	522	775	957
23	47	95	214	329	439	80	191	468	733	946	123	243	522	775	957
24	49	97	218	336	448	81	192	470	734	946	123	242	522	775	957
25	50	100	223	343	456	82	193	471	735	947	123	242	522	774	957
26	51	102	228	350	464	83	194	472	736	947	123	242	522	774	957
27	52	104	233	357	472	84	196	474	737	947	123	242	521	774	957
28	54	107	238	364	480	85	197	475	738	947	123	242	521	774	957
29	55	109	243	371	488	86	198	476	739	947	123	242	521	774	957
30	56	112	249	378	497	87	199	477	739	947	123	242	521	773	957
31	58	114	253	385	505	88	200	478	740	947	123	242	520	772	957
32	59	117	258	393	513	89	202	479	740	947	123	241	520	772	957
33	61	120	264	400	521	90	203	480	741	947	123	241	519	772	956
34	62	123	270	407	529	90	204	481	741	947	122	241	519	772	956
35	63	126	276	415	537	91	205	482	742	947	122	241	519	771	956
36	65	129	282	422	545	92	206	483	742	947	122	241	519	771	956
37	67	131	288	429	553	93	207	484	742	947	122	240	518	770	956
38	68	134	293	436	560	94	208	485	742	947	122	240	518	770	956
39	70	138	299	443	568	94	209	486	742	947	122	240	517	769	956
40	71	141	305	451	576	95	210	486	742	947	122	240	517	768	956
41	73	144	311	458	583	96	211	487	741	946	121	240	516	767	954
42	75	147	317	465	590	97	212	487	740	946	120	240	515	766	954
43	77	151	322	472	597	98	213	487	740	946	120	239	514	765	954
44	78	154	328	478	604	98	213	487	740	945	119	238	514	764	953
45	80	157	334	485	612	99	214	487	739	945	118	237	512	762	953
46	81	160	339	491	619	100	215	486	738	944	117	236	511	761	952
47	83	163	344	497	626	100	215	486	737	944	116	235	509	759	952
48	85	166	349	504	633	101	215	485	735	943	115	234	508	757	951
49	86	169	355	511	639	101	215	484	733	942	114	233	506	754	950
50	88	173	361	518	646	102	216	483	731	941	113	231	504	752	949
51	90	176	366	525	654	102	216	482	729	940	112	230	502	749	948
52	91	179	371	531	662	102	216	481	727	939	111	229	500	746	947
53	98	181	376	537	670	103	216	480	724	938	110	227	497	743	944
54	95	184	381	544	676	103	216	478	721	937	110	226	494	739	944
55	97	187	387	551	686	103	216	477	718	935	109	225	491	736	943
56	98	190	393	559	698	104	216	475	715	934	109	224	488	732	941
57	100	193	398	567	711	104	216	473	711	932	108	223	485	727	939
58	102	197	404	573	723	104	216	471	707	930	107	221	481	722	937
59	103	199	409	581	739	105	216	469	703	928	106	219	477	717	935
60	105	203	416	592	761	105	216	467	699	926	105	217	473	711	932

Paid-up Values (Nonparticipating) on \$1,000 Participating (Reducing Premiums) Policies

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	32	78	\$205	\$329	\$434	\$111	\$210	\$475	\$744	\$948	\$158	\$272	\$543	\$788	\$959
22	35	82	210	336	442	112	212	477	745	948	158	272	543	788	959
23	37	85	216	343	450	113	214	479	746	949	158	271	543	788	959
24	39	88	221	350	458	115	215	480	747	949	158	271	543	787	959
25	42	92	226	357	467	116	217	482	748	949	158	271	543	787	959
26	44	95	232	364	475	117	219	484	749	949	158	271	542	787	959
27	46	99	238	371	483	119	220	485	749	949	157	271	542	787	959
28	49	102	243	378	492	120	222	487	750	950	157	271	542	786	959
29	51	106	249	386	500	121	224	489	751	950	157	270	542	786	959
30	54	110	255	393	508	123	225	490	752	950	157	270	541	786	959
31	56	113	261	401	516	124	227	492	753	950	157	270	541	786	959
32	59	117	267	408	524	125	228	493	753	950	157	270	541	785	958
33	61	121	273	415	532	127	230	494	754	950	157	270	540	785	958
34	64	125	279	423	541	128	231	496	754	950	157	270	540	785	958
35	67	129	286	430	548	129	233	497	755	950	157	269	540	784	958
36	69	133	292	438	556	130	234	498	755	950	157	269	539	784	958
37	72	137	298	445	564	131	236	500	755	950	157	269	539	783	958
38	75	141	305	453	571	133	237	501	755	950	157	269	538	783	957
39	78	145	311	460	579	134	239	502	755	950	156	269	538	782	957
40	81	149	317	467	586	135	240	503	755	949	156	269	537	781	957
41	83	153	324	474	593	136	241	503	755	949	156	269	537	780	957
42	86	157	330	481	600	137	243	504	755	949	156	268	536	779	956
43	89	162	336	488	607	139	244	505	754	949	156	268	535	778	956
44	92	166	342	494	613	140	245	505	753	948	156	268	534	777	955
45	95	170	348	501	620	141	246	505	752	948	156	268	533	776	955
46	98	174	354	507	626	142	247	505	751	947	156	268	532	774	954
47	101	178	359	513	632	143	248	505	750	946	156	267	531	772	954
48	104	182	365	519	638	143	249	504	748	946	156	267	529	770	953
49	106	186	370	525	644	144	249	504	747	945	156	266	528	768	952
50	109	190	376	531	649	145	250	503	745	944	156	266	526	766	951
51	112	193	381	536	654	145	250	502	743	943	156	265	524	764	950
52	114	197	386	542	659	146	250	501	740	942	155	264	522	761	949
53	117	200	391	547	664	146	251	500	738	941	155	263	519	758	948
54	119	204	396	552	669	147	251	498	735	939	155	263	517	754	947
55	122	207	401	558	674	147	251	497	732	938	154	262	514	751	945

**Paid-up Values (Nonparticipating) on \$1,000 Participating
and Nonparticipating Policies.**

Paid-up Values (Nonparticipating) on \$1000,
Participating Policies.

Whole Life, \$5,000 at end of				Endowment at Age 85 at end of			20-Premiums Life at end of				20-Year Endowment at end of			
3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.
322	\$1079	\$1614	\$2132	52	\$11	28	\$115	\$427	\$584	\$929	\$145	\$524	\$765	\$940
329	1104	1648	2172	53	11	30	116	428	585	929	145	524	765	940
338	1129	1682	2213	54	11	44	117	429	586	929	145	524	765	940
346	1154	1717	2253	56	21	53	117	430	587	931	145	524	765	940
355	1180	1751	2294	57	21	61	118	432	588	931	144	524	765	940
364	1206	1786	2335	59	21	69	119	433	589	930	144	524	764	940
373	1233	1822	2377	60	21	78	119	434	590	930	144	523	764	939
382	1259	1858	2418	62	21	86	120	436	592	931	144	523	764	939
391	1287	1894	2460	63	21	94	120	439	594	931	144	523	764	939
401	1314	1930	2501	65	21	103	121	441	597	931	144	523	764	939
411	1343	1967	2543	66	21	111	122	444	599	931	144	521	763	939
421	1371	2005	2584	68	21	120	122	447	701	932	144	521	763	939
431	1400	2042	2624	69	21	128	123	449	702	932	144	521	763	939
441	1429	2079	2665	71	21	136	123	451	704	932	143	520	762	939
452	1458	2117	2705	73	21	144	124	453	705	932	143	520	762	939
463	1488	2154	2744	75	21	152	124	455	707	932	145	520	762	939
473	1518	2191	2783	76	21	160	125	457	708	932	144	520	761	938
483	1549	2228	2821	78	21	168	126	460	710	932	146	520	760	938
496	1579	2265	2858	80	21	176	126	462	711	931	146	519	760	938
507	1610	2301	2895	82	21	183	127	464	711	931	145	519	760	938
519	1641	2337	2931	84	21	191	127	466	712	931	145	518	758	937
531	1671	2372	2967	86	21	199	128	468	713	931	144	517	758	937
543	1701	2406	3002	88	21	206	128	469	713	931	144	518	756	937
556	1730	2440	3036	90	21	213	129	470	714	930	143	517	756	937
568	1759	2473	3069	92	21	220	129	471	714	929	143	515	754	936
580	1788	2505	3101	94	21	227	130	472	713	929	142	514	754	936
593	1816	2537	3132	96	21	235	130	472	713	928	142	513	753	935
605	1843	2568	3162	98	21	242	131	473	712	928	141	512	750	934
618	1869	2598	3192	100	21	249	131	473	712	927	140	510	748	934
628	1895	2627	3220	102	21	256	131	473	711	927	140	510	746	933
639	1921	2656	3247	103	21	263	131	472	709	926	138	506	744	932
650	1947	2684	3274	105	21	270	131	472	708	925	139	504	741	930
661	1971	2712	3299	107	21	277	132	472	708	923	138	504	739	929
672	1996	2739	3324	109	21	284	132	472	704	922	138	501	735	928
682	2020	2764	3348	111	21	291	132	470	702	921	137	499	729	927
693	2044	2790	3373	113	21	298	132	469	700	920	137	494	729	925
703	2067	2814	3399	115	21	305	132	468	697	918	138	494	724	924
714	2090	2838	3426	117	21	312	132	468	698	917	136	491	711	923
724	2112	2859	3451	119	21	319	132	468	690	915	136	488	716	920
735	2133	2882	3484	121	21	326	132	464	686	913	136	485	711	918
746	2154	2905	3516	123	21	333	132	462	682	910	136	485	711	916

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	.....	.....	.....	.....	.....	\$ 98	\$199	\$458	\$725	\$944	\$155	\$270	\$540	\$783	\$944
17	.....	.....	.....	.....	.....	99	200	459	727	944	155	270	540	783	944
18	.....	.....	.....	.....	.....	99	201	461	728	945	154	270	540	783	944
19	.....	.....	.....	.....	.....	100	202	462	729	945	154	269	539	783	944
20	\$43	\$88	\$198	\$308	\$414	100	203	464	730	945	153	268	539	782	944
21	45	90	203	314	421	101	204	465	731	946	153	268	538	782	944
22	46	92	208	321	429	101	205	467	732	946	152	267	538	782	944
23	47	94	212	327	437	102	206	468	733	946	151	267	537	782	944
24	48	97	217	334	445	103	207	469	734	946	151	266	537	781	944
25	49	99	222	341	453	103	207	471	735	946	150	266	536	781	944
26	51	101	227	348	462	104	208	472	736	947	150	265	536	781	944
27	52	104	232	355	470	104	209	473	736	947	149	264	535	780	944
28	53	106	237	362	478	105	210	474	737	947	148	264	535	780	944
29	54	109	242	369	486	105	211	476	738	947	147	263	534	779	944
30	56	112	247	376	494	106	212	477	739	947	147	262	533	779	944
31	57	114	253	383	502	106	213	478	739	947	146	262	533	778	944
32	59	117	258	390	510	107	214	479	740	947	145	261	532	778	944
33	60	120	264	398	518	107	215	480	741	947	144	260	531	777	944
34	62	122	269	405	526	108	215	481	741	947	144	259	531	777	944
35	63	125	275	412	534	108	216	482	741	947	143	258	530	776	944
36	64	128	280	419	542	109	217	483	742	947	142	257	529	775	944
37	66	131	286	427	549	109	218	484	742	947	141	257	528	775	944
38	68	134	292	434	556	110	219	484	742	947	140	256	527	774	944
39	69	137	298	441	564	110	219	485	742	947	139	255	526	773	944
40	71	140	303	448	571	111	220	486	742	947	138	254	525	772	944
41	73	143	309	454	578	111	221	486	741	946	138	253	524	771	944
42	74	147	315	461	585	112	221	486	741	946	137	252	523	770	944
43	76	150	320	468	591	112	222	487	740	946	136	251	522	768	944
44	78	153	325	474	598	112	223	486	739	945	135	250	520	767	944
45	79	156	331	480	604	113	223	486	738	945	134	249	519	765	944
46	81	159	336	486	610	113	223	486	737	944	133	248	517	763	944
47	83	162	341	492	616	113	224	485	735	943	132	247	515	761	944
48	84	165	346	498	622	114	224	484	734	943	131	246	513	759	944
49	86	168	351	504	628	114	224	484	732	942	130	244	511	757	944
50	87	170	356	509	633	114	224	482	730	941	129	243	509	754	944
51	89	173	360	515	638	114	224	481	728	940	128	242	506	751	944
52	91	176	365	520	643	114	223	480	725	939	127	240	503	748	944
53	92	179	370	525	648	114	223	478	722	937	126	239	501	745	944
54	93	181	374	530	653	114	223	477	719	936	125	237	498	741	944
55	95	184	379	535	658	114	224	475	716	934	124	236	495	737	944
56	96	187	383	540	663	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	98	189	387	545	668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	99	192	392	549	674	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	101	194	396	553	680	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	102	197	399	558	687	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on \$1,000
Participating Policies.

Age at Iss.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	820	890	9202	9314	9421	846	9185	9486	9790	9946	856	9243	9523	9775	9967
22	820	92	207	320	420	46	185	488	731	947	56	243	522	775	957
23	21	94	212	327	437	46	186	489	732	947	56	243	522	775	957
24	22	96	217	334	445	46	188	471	733	947	56	242	522	774	957
25	23	99	222	341	453	46	187	472	734	948	56	242	522	774	957
26	23	101	227	348	461	46	188	473	735	948	56	242	522	774	957
27	24	103	232	355	469	47	189	475	736	947	56	242	522	774	957
28	24	106	237	362	477	47	190	476	737	947	56	242	522	774	957
29	25	109	242	369	485	47	191	477	738	947	55	242	521	774	957
30	25	112	247	376	494	48	192	478	740	947	55	242	521	774	956
31	26	114	252	383	502	48	192	479	740	947	55	241	521	773	956
32	27	116	257	390	510	48	193	480	740	947	55	241	520	773	956
33	28	119	263	397	518	48	194	481	740	947	55	241	519	772	956
34	28	122	269	404	526	49	194	482	741	947	55	241	519	772	956
35	28	126	275	412	534	50	195	482	741	947	55	240	518	772	956
36	29	128	280	419	541	50	196	483	742	947	55	240	518	771	956
37	30	131	285	426	548	50	197	484	742	947	55	240	518	770	956
38	31	134	291	433	556	50	198	484	742	947	55	240	517	769	956
39	32	137	297	440	564	50	199	485	742	947	55	240	517	769	956
40	32	140	303	448	571	50	200	486	742	947	55	240	517	768	956
41	33	143	308	454	577	51	200	487	741	946	55	240	516	767	956
42	34	146	313	460	583	51	200	488	740	946	54	239	516	766	956
43	35	149	319	466	590	51	200	487	740	946	54	239	514	764	956
44	35	152	325	473	597	51	200	487	739	946	54	239	513	763	956
45	36	156	331	480	604	51	201	488	738	945	54	239	512	762	956
46	37	158	336	486	609	51	201	487	737	944	54	238	510	760	956
47	38	161	341	491	615	51	201	486	735	943	54	238	508	758	956
48	38	164	346	497	621	52	201	485	734	942	54	237	507	756	956
49	39	167	351	503	627	52	201	484	732	942	54	237	507	754	956
50	40	170	356	509	633	52	201	483	731	941	54	236	504	752	949
51	41	172	360	514	638	52	201	482	728	940	54	235	502	749	949
52	41	175	364	519	643	52	201	480	725	938	54	234	500	746	947
53	42	178	369	524	648	52	201	478	722	937	54	234	497	743	945
54	42	181	374	529	653	52	201	477	719	936	54	233	495	739	944
55	43	184	379	535	658	51	201	475	716	935	54	232	492	736	943
56	44	186	383	539	663	51	201	473	712	933	54	231	489	731	941
57	45	188	387	543	669	51	200	471	708	931	53	230	486	725	939
58	45	191	391	548	675	51	200	468	704	929	53	229	483	721	937
59	46	194	396	553	681	51	200	466	700	927	53	228	480	716	935
60	46	197	399	558	687	51	199	464	696	925	52	227	477	711	933

Paid-up Values (Nonparticipating)

Age at Issue.	\$5,000 Nonparticipating Policy				\$1,000 Participating Policies											
	Commercial Whole Life at end of				Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	19 Years	3 Years	10 Years	15 Years	19 Years
20	\$322	\$1079	\$1614	\$2132	\$43	\$195	\$302	\$405	\$102	\$466	\$732	\$946	\$147	\$528	\$782	\$958
21	329	1104	1648	2172	44	199	308	413	102	467	733	946	147	528	781	958
22	338	1129	1682	2213	45	204	314	420	103	469	733	946	147	528	781	958
23	346	1154	1717	2253	46	208	320	428	103	470	734	947	147	528	781	958
24	355	1180	1751	2294	48	212	327	436	104	471	735	947	147	528	781	958
25	364	1206	1786	2335	49	217	333	444	104	472	735	947	147	528	781	958
26	373	1233	1822	2377	50	222	340	451	104	473	736	947	146	527	781	958
27	382	1259	1858	2418	51	226	346	459	105	474	737	947	146	527	780	958
28	391	1287	1894	2460	52	231	353	467	105	475	737	947	146	527	780	958
29	401	1314	1930	2501	53	236	360	475	106	475	738	947	146	527	780	957
30	411	1343	1967	2543	55	241	367	483	106	476	738	947	145	526	780	957
31	421	1371	2005	2584	56	246	374	491	107	477	739	947	144	526	779	957
32	431	1400	2042	2624	57	251	381	499	107	478	739	948	144	526	779	957
33	441	1429	2079	2665	59	257	388	507	107	479	740	948	144	525	779	957
34	452	1458	2117	2705	60	262	395	515	108	479	740	947	144	525	778	957
35	463	1488	2154	2744	61	267	402	523	108	480	740	947	143	525	778	957
36	473	1518	2191	2783	63	273	409	530	108	481	740	947	142	525	777	957
37	485	1549	2228	2821	64	278	416	538	109	481	740	947	142	524	777	956
38	496	1579	2265	2858	66	284	423	546	109	482	740	947	142	524	776	956
39	507	1610	2301	2895	67	290	430	553	110	483	740	947	141	523	776	956
40	519	1641	2337	2931	69	295	437	560	110	483	740	947	140	523	775	956
41	531	1671	2372	2967	71	301	444	567	110	483	739	946	139	522	774	955
42	543	1701	2406	3002	72	306	451	575	111	483	739	946	139	522	773	955
43	556	1730	2440	3036	74	312	458	581	111	483	738	946	140	521	772	955
44	568	1759	2473	3069	76	317	464	588	111	483	737	945	140	520	771	954
45	580	1788	2505	3101	77	323	471	595	112	483	736	945	139	520	770	954
46	593	1816	2537	3132	79	328	477	601	112	483	735	944	138	518	768	953
47	605	1843	2568	3162	81	333	483	608	112	482	733	943	138	517	767	953
48	616	1869	2598	3192	82	338	489	614	112	481	732	943	138	516	765	952
49	628	1895	2627	3220	84	343	495	620	112	480	730	942	138	514	763	951
50	639	1921	2656	3247	85	348	501	625	113	479	728	941	138	513	761	950
51	650	1947	2684	3274	87	353	507	631	113	478	726	940	138	511	758	949
52	661	1971	2712	3299	88	358	513	636	113	477	723	939	138	509	756	948
53	672	1996	2739	3324	90	363	518	641	113	475	720	937	138	507	753	947
54	682	2020	2764	3348	92	368	523	647	113	474	718	936	138	505	750	946
55	693	2044	2790	3373	93	373	529	652	113	472	714	934	138	503	746	944
56	703	2067	2814	3399	95	377	534	657	113	470	711	933	....	....	....	....
57	714	2090	2837	3426	96	382	539	663	113	468	707	931	....	....	....	....
58	724	2112	2859	3454	98	386	543	669	113	466	703	929	....	....	....	....
59	735	2133	2882	3484	99	390	548	676	113	464	698	927	....	....	....	....
60	745	2154	2905	3516	101	394	553	683	113	462	694	924	....	....	....	....
61	755	2173	2930	3550	102	398	558	690	113	459	689	922	....	....	....	....

Paid-up Values (Nonparticipating) on \$1,000

Nonparticipating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
21	45	90	203	314	421	101	204	465	731	946	165	279	545	785	959
22	46	92	208	321	429	102	205	467	732	946	165	278	545	785	959
23	47	94	212	327	437	102	206	469	733	946	164	278	544	785	959
24	48	97	217	334	445	103	207	470	734	946	163	277	544	784	958
25	49	99	222	341	453	103	208	471	735	946	163	277	543	784	958
26	51	101	227	348	462	104	208	472	736	947	162	276	543	784	958
27	52	104	232	355	470	104	209	474	737	947	161	275	542	783	958
28	53	106	237	362	478	105	210	475	738	947	161	274	541	783	958
29	54	109	242	369	486	105	211	476	738	947	160	274	541	783	958
30	56	112	247	376	494	106	212	477	739	947	160	273	540	782	958
31	57	114	252	383	502	106	213	478	740	947	159	272	539	782	958
32	59	117	258	390	510	107	214	479	740	947	158	271	538	781	957
33	60	120	264	398	518	107	215	480	741	947	157	271	538	781	957
34	62	122	269	405	526	108	215	481	741	947	156	270	538	780	957
35	63	125	275	412	534	108	216	482	741	947	156	269	537	779	957
36	64	128	280	419	542	109	217	483	742	947	155	268	536	779	957
37	66	131	286	427	549	109	218	484	742	947	154	267	535	778	957
38	68	134	292	434	556	110	219	484	742	947	153	267	534	777	956
39	69	137	298	441	564	110	220	485	742	947	152	266	533	776	956
40	71	140	303	448	571	111	220	485	741	946	151	265	532	775	955
41	73	143	309	454	578	111	221	486	741	946	150	264	531	774	955
42	74	147	315	461	585	112	221	486	741	946	149	263	530	773	955
43	76	150	320	468	591	112	222	486	740	946	148	262	529	772	954
44	78	153	325	474	598	113	222	486	739	945	146	260	527	770	954
45	79	156	331	480	604	113	223	486	738	945	145	259	525	768	953
46	81	159	336	486	610	113	223	486	737	944	144	258	523	766	953
47	83	162	341	492	616	113	223	485	736	944	143	257	521	764	952
48	84	165	346	498	622	114	224	484	734	943	141	255	519	762	951
49	86	168	351	504	628	114	224	484	732	942	140	253	516	759	950
50	87	170	356	509	633	114	224	482	730	941	138	251	514	757	949
51	89	173	360	515	638	114	224	481	728	940	137	249	511	754	948
52	91	176	365	520	643	114	223	479	725	938	135	247	508	751	947
53	92	179	370	525	648	114	223	478	722	937	134	246	505	747	946
54	93	181	374	530	653	114	223	477	719	936	132	244	502	743	945
55	95	184	379	535	658	114	223	475	716	935	130	242	498	739	944
56	96	187	383	540	663	114	222	473	713	933	.....	.....	.....	.....	.....
57	98	189	387	545	668	114	222	471	709	931	.....	.....	.....	.....	.....
58	99	192	392	549	674	114	222	469	705	929	.....	.....	.....	.....	.....
59	101	194	396	553	680	114	222	467	700	926	.....	.....	.....	.....	.....
60	102	197	399	558	687	114	221	464	695	924	.....	.....	.....	.....	.....

Paid-up Values (Participating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15	351	3101	3208	3304	3408	3144	3241	3480	3743	3898	3171	3331	3523	3738	3858
16	35	104	208	310	410	145	242	401	744	949	171	231	343	463	568
17	63	106	212	317	418	146	243	402	745	949	171	231	343	463	568
18	65	108	217	323	426	146	244	403	745	949	171	231	343	463	568
19	68	111	221	329	433	146	245	404	746	949	171	231	343	463	568
20	70	113	226	336	441	147	246	406	747	949	171	231	343	463	568
21	71	116	231	342	449	148	247	407	748	949	170	230	342	462	567
22	73	119	236	349	457	148	248	408	748	950	170	230	342	462	567
23	75	121	241	354	465	149	248	409	749	950	170	230	342	462	567
24	78	124	246	360	473	149	249	500	750	950	170	230	342	462	567
25	79	127	251	370	481	150	250	501	750	950	170	230	342	462	567
26	80	130	256	377	489	151	251	502	751	950	170	230	342	462	567
27	82	136	261	384	497	152	252	503	751	950	170	230	342	462	567
28	84	139	267	391	505	152	253	504	752	950	170	230	342	462	567
29	86	142	273	398	513	153	254	505	753	950	170	230	342	462	567
30	88	145	284	413	529	153	255	506	753	950	170	230	342	462	567
31	90	148	289	420	537	154	256	507	753	950	169	229	342	462	567
32	92	152	296	428	545	154	257	508	754	950	169	229	342	462	567
33	94	155	301	435	553	155	257	508	754	950	169	229	342	462	567
34	96	158	307	442	560	156	258	509	754	950	169	229	342	462	567
35	98	162	313	449	568	156	259	510	754	950	169	229	342	462	567
36	101	166	319	456	575	157	259	510	753	949	169	229	342	462	567
37	103	169	325	464	583	157	260	511	753	949	169	229	342	462	567
38	106	173	331	471	590	158	261	511	753	949	169	229	342	462	567
39	108	177	337	477	597	158	262	511	753	949	169	229	342	462	567
40	110	180	343	484	604	159	262	511	751	949	169	227	342	462	567
41	113	184	349	491	610	159	263	511	750	948	169	227	342	462	567
42	115	188	354	497	617	160	263	510	749	947	169	227	342	462	567
43	117	191	360	504	623	160	263	510	748	946	169	227	342	462	567
44	120	195	365	510	629	161	264	509	746	945	169	226	342	462	567
45	122	198	371	516	635	161	264	508	745	945	169	226	342	462	567
46	124	202	376	522	641	161	264	508	743	944	168	225	342	462	567
47	126	206	381	528	647	161	264	508	741	943	168	224	342	462	567
48	129	208	386	534	652	161	264	506	739	942	168	224	342	462	567
49	131	212	392	540	658	161	264	504	736	941	167	223	342	462	567
50	133	215	397	545	663	161	264	503	733	939	167	222	342	462	567
51	135	219	402	551	668	161	263	501	730	938	167	221	342	462	567
52	137	222	407	556	674	161	263	499	728	936	166	220	342	462	567
53	140	225	411	561	679	161	263	497	723	934	166	219	342	462	567
54	142	228	416	566	685	161	262	495	719	932	165	218	342	462	567
55	144	231	421	570	692	162	262	493	715	930	165	218	342	462	567
56	146	234	425	575	698	162	262	491	710	928	165	217	342	462	567
57	148	236	429	581	704	162	262	489	706	926	165	217	342	462	567
58	150	241	433	586	713	162	262	484	701	923	165	217	342	462	567
59	152	243	437	592	721	162	262	484	697	920	165	217	342	462	567
60	154	246	441	598	730	163	262	481	692	917	165	217	342	462	567
61	156	249	445	603	740	163	262	479	688	915	165	217	342	462	567
62	158	251	448	614	750	164	262	478	685	910	165	217	342	462	567
63	159	254	455	622	758	164	262	478	682	908	165	217	342	462	567
64	161	256	461	631	774	164	262	478	679	903	165	217	342	462	567

Paid-up Values (Nonparticipating) on \$1,000
Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
43	88	198	308	414	101	205	467	732	946	123	243	523	775	957
44	90	202	314	421	101	205	469	732	946	123	243	523	775	957
45	92	207	320	429	102	206	469	733	946	123	243	523	775	957
46	94	212	327	437	103	207	470	734	946	123	242	523	775	957
47	96	217	334	445	103	207	470	735	947	123	242	523	774	957
48	99	223	341	453	104	208	471	735	947	123	242	523	774	957
49	101	227	348	461	104	208	472	736	947	123	242	522	774	957
50	103	232	355	469	105	209	474	737	947	123	242	522	774	957
51	105	237	362	477	105	210	475	738	947	123	242	521	773	957
52	106	242	369	485	106	211	476	739	947	123	242	521	773	957
53	108	247	376	494	107	212	477	739	947	123	242	521	773	957
54	110	252	383	502	107	212	477	739	947	123	242	521	773	957
55	112	257	390	510	107	213	477	739	947	123	242	520	772	957
56	114	263	397	518	108	214	477	739	948	123	241	520	772	956
57	116	269	404	526	108	214	477	738	948	123	241	519	771	956
58	118	275	412	534	109	215	477	738	948	123	241	519	771	956
59	120	280	419	541	109	216	478	739	948	123	241	518	770	956
60	122	285	426	548	110	217	478	740	948	123	241	518	770	956
61	124	291	433	556	110	218	482	740	948	123	240	517	769	956
62	126	297	440	563	110	220	484	741	947	123	240	517	769	956
63	128	303	448	571	111	221	486	742	947	123	240	516	768	956
64	130	308	454	577	111	222	487	742	947	123	240	516	767	956
65	132	313	460	583	111	222	487	741	947	123	240	515	766	956
66	134	319	466	590	112	223	487	740	946	123	239	514	765	956
67	136	325	473	597	112	223	487	739	945	123	239	513	764	956
68	138	331	480	604	113	224	487	738	945	123	239	512	763	956
69	140	336	486	609	113	224	487	737	944	123	238	511	760	956
70	142	341	491	615	113	224	486	736	944	123	238	510	758	956
71	144	346	497	621	114	224	485	735	943	123	237	508	756	956
72	146	351	503	627	114	224	484	733	942	123	237	506	754	956
73	148	356	509	632	114	224	483	731	941	123	236	504	752	949
74	150	360	514	638	114	224	481	729	940	123	236	502	749	948
75	152	364	519	643	114	224	480	726	939	123	235	500	746	948
76	154	369	524	648	115	224	479	723	938	123	234	499	743	946
77	156	374	529	653	115	224	478	720	937	123	233	495	740	945
78	158	379	534	658	114	223	476	717	935	123	232	492	736	945
79	160	383	539	663	114	223	474	713	933	123	231	489	731	944
80	162	387	543	669	114	223	472	709	931	123	230	486	726	943
81	164	391	548	675	114	223	470	705	929	123	229	483	721	942
82	166	395	553	681	114	222	467	701	927	123	228	479	716	941
83	168	399	558	687	114	222	465	696	925	123	227	475	711	940
84	170	402	563	693	114	222	463	691	923	123	226	471	705	939
85	172	405	569	703	114	221	459	686	919	123	225	468	699	938
86	174	409	575	711	114	221	456	681	917	123	224	464	693	937

Paid-up Policies (Participating) on \$1,000

Participating Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of					20-Premiums Life (End't at 85) at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15											\$99	\$267	\$543	\$789	\$959
16											99	267	543	789	959
17	\$9	\$71	\$200	\$300	\$398	\$65	\$212	\$489	\$743	\$949	99	266	543	782	959
18	11	78	205	306	405	66	213	491	744	949	99	266	543	782	959
19	12	76	209	312	418	67	215	492	745	949	99	266	542	782	959
20	14	79	214	319	420	68	216	493	745	949	99	266	542	782	959
21	15	82	218	325	428	69	217	494	746	949	99	266	542	782	959
22	17	85	223	331	436	69	219	495	747	950	99	266	542	782	959
23	18	88	228	338	444	70	220	496	748	950	99	266	542	782	959
24	20	91	232	345	452	71	221	497	749	950	99	266	541	781	959
25	21	94	237	351	460	72	222	498	749	950	99	266	541	781	959
26	23	97	242	358	468	73	224	500	750	950	98	265	541	781	959
27	24	100	247	365	476	74	225	501	751	950	98	265	541	781	959
28	26	104	253	372	484	75	226	502	751	950	98	265	541	781	959
29	28	107	258	379	492	75	228	503	752	951	98	265	540	780	959
30	29	110	263	386	500	76	229	504	752	951	98	265	540	780	959
31	31	114	269	394	509	77	230	504	753	951	98	265	540	780	959
32	33	117	274	401	517	78	231	505	753	951	98	265	540	779	959
33	34	121	280	408	525	79	233	506	754	951	98	264	539	779	959
34	36	124	286	416	533	80	234	507	754	951	98	264	539	779	957
35	38	128	292	423	541	81	235	508	754	951	98	264	539	778	957
36	40	132	298	431	549	81	236	509	754	951	98	264	538	778	957
37	42	136	304	438	557	82	237	509	755	951	98	264	538	777	957
38	44	140	310	446	565	83	238	510	755	950	98	264	537	777	957
39	46	143	316	453	573	84	239	511	754	950	98	264	537	776	958
40	48	148	322	461	581	85	241	511	754	950	98	264	537	776	958
41	50	152	328	468	588	85	242	511	754	950	98	263	536	775	958
42	52	156	334	475	596	86	243	512	753	949	98	263	535	774	958
43	54	160	340	482	603	87	244	512	753	949	98	263	535	773	958
44	56	164	346	489	611	88	245	512	752	949	98	263	534	772	958
45	58	168	352	497	618	88	246	512	751	948	98	263	533	770	954
46	60	172	358	504	626	89	246	511	750	948	98	263	532	769	954
47	62	176	364	511	633	90	247	511	749	947	98	262	531	767	959
48	64	180	370	517	640	91	248	510	747	946	98	262	529	765	958
49	66	184	376	524	648	91	248	510	746	946	98	262	528	763	952
50	68	188	382	531	655	92	248	509	744	945	98	261	526	761	951
51	70	192	387	538	663	92	249	508	742	944	98	261	524	759	950
52	72	196	393	545	670	93	249	507	740	943					
53	74	200	399	552	678	93	249	505	737	942					
54	76	204	405	559	687	94	249	504	735	940					
55	78	208	411	567	696	94	250	503	732	939					
56	80	212	417	574	707	94	250	501	729	938					
57	82	216	423	582	719	95	250	500	726	936					
58	84	220	429	590	733	95	250	498	722	934					
59	86	224	436	599	750	96	250	496	718	932					
60	88	229	442	609	771	96	251	494	714	930					
61	90	233	449	621	796	97	251	492	710	928					
62	92	237	457	635	828	97	251	490	707	926					
63	94	242	465	652	869	98	251	488	703	924					
64	97	247	474	672	924										
7	252	485	697	1000											

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of \$1,000 Each.

PAID-UP VALUES

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on Ordinary Life Policies of \$1,000 Each.

PAID-UP VALUES.

Showing the Amount of Paid-up Insurance Guaranteed on
20-Premiums Life Policies \$1,000 Each.

PAID-UP VALUES.

**Showing the Amount of Paid-up Insurance Guaranteed on
20-Year Endowment Policies of \$1,000 Each.**

Paid-up Values (Nonparticipating) on \$1,000
Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$20	\$90	\$202	\$314	\$421	\$46	\$185	\$466	\$730	\$946	\$56	\$243	\$523	\$775	\$957
22	20	92	207	320	429	46	185	468	731	947	56	243	522	775	957
23	21	94	212	327	437	46	186	469	732	947	56	243	522	775	957
24	22	96	217	334	445	46	186	471	733	947	56	242	522	774	957
25	23	99	222	341	453	46	187	472	734	948	56	242	522	774	957
26	23	101	227	348	461	46	188	473	735	948	56	242	522	774	957
27	24	103	232	355	469	47	189	475	736	947	56	242	522	774	957
28	24	106	237	362	477	47	190	476	737	947	56	242	522	774	957
29	25	109	242	369	485	47	191	477	738	947	55	242	521	774	957
30	25	112	247	376	494	48	192	478	739	947	55	242	521	774	956
31	26	114	252	383	502	48	192	479	740	947	55	241	521	773	956
32	27	116	257	390	510	48	193	480	740	947	55	241	520	773	956
33	28	119	263	397	518	49	194	481	740	947	55	241	519	772	956
34	28	122	269	404	526	49	194	482	741	947	55	241	519	772	956
35	28	125	275	412	534	50	195	482	741	947	55	240	518	772	956
36	29	128	280	419	541	50	196	483	742	947	55	240	518	771	956
37	30	131	285	426	548	50	197	484	742	947	55	240	518	770	956
38	31	134	291	433	556	50	198	484	742	947	55	240	517	769	955
39	32	137	297	440	563	50	199	485	742	947	55	240	517	768	955
40	32	140	303	448	571	50	200	486	742	947	55	240	517	768	954
41	33	143	308	454	577	51	200	486	741	946	55	240	516	767	954
42	34	146	313	460	583	51	200	486	740	946	54	239	515	765	953
43	35	149	319	466	590	51	200	487	740	946	54	239	514	764	953
44	35	152	325	473	597	51	200	487	739	946	54	239	513	763	953
45	36	156	331	480	604	51	201	488	738	945	54	239	512	762	952
46	37	158	336	485	609	51	201	487	737	944	54	238	510	760	952
47	38	161	341	491	615	51	201	486	735	943	54	238	508	758	951
48	38	164	346	497	621	52	201	485	734	942	54	237	507	756	950
49	39	167	351	503	627	52	201	484	732	942	54	237	505	754	950
50	40	170	356	509	633	52	201	483	731	941	54	236	504	752	949
51	41	172	360	514	638	52	201	482	728	940	54	235	502	749	948
52	41	175	364	519	643	52	201	480	725	938	54	234	499	746	947
53	42	178	369	524	648	52	201	478	722	937	54	234	497	743	945
54	42	181	374	529	653	52	201	477	719	936	54	233	495	739	944
55	43	184	379	535	658	51	201	475	716	935	54	232	492	736	943
56	44	186	383	539	663	51	201	473	712	933	54	231	489	731	941
57	45	188	387	543	669	51	200	471	708	931	53	230	486	726	939
58	45	191	391	548	675	51	200	468	704	929	53	229	483	721	937
59	46	194	395	553	681	51	200	466	700	927	53	228	480	716	935
60	46	197	399	558	687	51	199	464	696	925	52	227	477	711	933

Paid-up Values (Nonparticipating)

Age at Issue.	\$5,000 Nonparticipating Policy				\$1,000 Participating Policies											
	Commercial Whole Life at end of				Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	19 Years	3 Years	10 Years	15 Years	19 Years
20	\$322	\$1079	\$1614	\$2132	\$43	\$195	\$302	\$405	\$102	\$466	\$732	\$946	\$147	\$528	\$782	\$958
21	329	1104	1648	2172	44	199	308	413	102	467	733	946	147	528	781	958
22	338	1129	1682	2213	45	204	314	420	103	469	733	946	147	528	781	958
23	346	1154	1717	2253	46	208	320	428	103	470	734	947	147	528	781	958
24	355	1180	1751	2294	48	212	327	436	104	471	735	947	147	528	781	958
25	364	1206	1786	2335	49	217	333	444	104	472	735	947	147	528	781	958
26	373	1233	1822	2377	50	222	340	451	104	473	736	947	146	527	781	958
27	382	1259	1858	2418	51	226	346	459	105	474	737	947	146	527	780	958
28	391	1287	1894	2460	52	231	353	467	105	475	737	947	146	527	780	958
29	401	1314	1930	2501	53	236	360	475	106	475	738	947	146	527	780	957
30	411	1343	1967	2543	55	241	367	483	106	476	738	947	145	526	780	957
31	421	1371	2005	2584	56	246	374	491	107	477	739	947	144	526	779	957
32	431	1400	2042	2624	57	251	381	499	107	478	739	948	144	526	779	957
33	441	1429	2079	2665	59	257	388	507	107	479	740	948	144	525	779	957
34	452	1458	2117	2705	60	262	395	515	108	479	740	947	144	525	778	957
35	463	1488	2154	2744	61	267	402	523	108	480	740	947	143	525	778	957
36	473	1518	2191	2783	63	273	409	530	108	481	740	947	142	525	777	957
37	485	1549	2228	2821	64	278	416	538	109	481	740	947	142	524	777	956
38	496	1579	2265	2858	66	284	423	546	109	482	740	947	142	524	776	956
39	507	1610	2301	2895	67	290	430	553	110	483	740	947	141	523	776	956
40	519	1641	2337	2931	69	295	437	560	110	483	740	947	140	523	775	956
41	531	1671	2372	2967	71	301	444	567	110	483	739	946	139	522	774	956
42	543	1701	2406	3002	72	306	451	575	111	483	739	946	139	522	773	955
43	556	1730	2440	3036	74	312	458	581	111	483	738	946	140	521	772	955
44	568	1759	2473	3069	76	317	464	588	111	483	737	945	140	520	771	954
45	580	1788	2505	3101	77	323	471	595	112	483	736	945	139	520	770	954
46	593	1816	2537	3132	79	328	477	601	112	483	735	944	138	518	768	953
47	605	1843	2568	3162	81	333	483	608	112	482	733	943	138	517	767	953
48	616	1869	2598	3192	82	338	489	614	112	481	732	943	138	516	765	952
49	628	1895	2627	3220	84	343	495	620	112	480	730	942	138	514	763	951
50	639	1921	2656	3247	85	348	501	625	113	479	728	941	138	513	761	950
51	650	1947	2684	3274	87	353	507	631	113	478	726	940	138	511	758	949
52	661	1971	2712	3299	88	358	513	636	113	477	723	939	138	509	756	948
53	672	1996	2739	3324	90	363	518	641	113	475	720	937	138	507	753	947
54	682	2020	2764	3348	92	368	523	647	113	474	718	936	138	505	750	946
55	693	2044	2790	3373	93	373	529	652	113	472	714	934	138	503	746	944
56	703	2067	2814	3399	95	377	534	657	113	470	711	933	.....	.....	.....	.....
57	714	2090	2837	3426	96	382	539	663	113	468	707	931	.....	.....	.....	.....
58	724	2112	2859	3454	98	386	543	669	113	466	703	929	.....	.....	.....	.....
59	735	2133	2882	3484	99	390	548	676	113	464	698	927	.....	.....	.....	.....
60	745	2154	2905	3516	101	394	553	683	113	462	694	924	.....	.....	.....	.....
61	755	2173	2930	3550	102	398	558	690	113	459	689	922	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on \$1,000

Nonparticipating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
21	415	490	5203	5314	5421	8101	8204	8465	8731	8946	8165	8279	8545	8785	8958
22	46	92	208	321	429	102	205	467	732	946	165	278	545	785	958
23	47	94	212	327	437	102	206	469	733	946	164	278	544	785	958
24	48	97	217	334	445	103	207	470	734	946	163	277	544	784	958
25	49	99	222	341	453	103	208	471	735	946	163	277	543	784	958
26	51	101	227	348	462	104	208	472	736	947	162	276	543	784	958
27	52	104	232	355	470	104	209	474	737	947	161	275	542	783	958
28	53	106	237	362	478	105	210	475	738	947	161	274	541	783	958
29	54	109	242	369	486	105	211	476	738	947	160	274	541	783	958
30	56	112	247	376	494	106	212	477	739	947	160	273	540	782	958
31	57	114	252	383	502	106	213	478	740	947	159	272	539	782	958
32	59	117	258	390	510	107	214	479	740	947	158	271	538	781	957
33	60	120	264	398	518	107	215	480	741	947	157	271	538	781	957
34	62	122	269	405	526	108	215	481	741	947	156	270	538	780	957
35	63	125	275	412	534	108	216	482	741	947	156	269	537	779	957
36	64	128	280	419	542	109	217	483	742	947	155	268	536	779	957
37	66	131	286	427	549	109	218	484	742	947	154	267	535	778	957
38	68	134	292	434	556	110	219	485	742	947	153	267	534	777	956
39	69	137	298	441	564	110	220	485	742	947	152	266	533	776	956
40	71	140	303	448	571	111	220	485	741	946	151	265	532	775	955
41	73	143	309	454	578	111	221	486	741	946	150	264	531	774	955
42	74	147	315	461	585	112	221	486	741	946	149	263	530	773	955
43	76	150	320	468	591	112	222	486	740	946	148	262	529	772	954
44	78	153	325	474	599	113	223	486	739	945	146	260	527	770	954
45	79	156	331	480	604	113	223	486	738	945	145	259	525	768	953
46	81	159	338	486	610	113	223	486	737	944	144	258	523	767	953
47	83	162	341	492	616	113	224	486	736	944	143	257	521	764	951
48	84	165	346	498	622	114	224	484	734	943	141	255	519	762	951
49	86	168	351	504	628	114	224	484	732	942	140	253	516	759	950
50	87	170	356	509	633	114	224	482	730	941	138	251	514	757	949
51	89	173	360	515	638	114	224	481	729	940	137	249	511	754	948
52	91	176	365	520	643	114	223	479	725	938	135	247	508	751	947
53	92	179	370	525	648	114	223	478	722	937	134	246	505	747	946
54	93	181	374	530	653	114	223	477	719	936	132	244	502	743	945
55	95	184	379	535	658	114	223	475	716	935	130	242	498	739	944
56	96	187	383	540	663	114	222	473	713	933	...	...	...	...	...
57	98	189	387	545	668	114	222	471	709	931	...	...	...	...	...
58	99	192	392	549	674	114	222	469	705	929	...	...	...	...	...
59	101	194	396	553	680	114	222	467	700	928	...	...	...	...	...
60	102	197	399	558	687	114	221	464	695	924	...	...	...	...	...

1058 PENN MUTUAL LIFE INS. CO., PHILADELPHIA, PA,

Paid-up Values (Participating) on \$1,000 Participating
Policies.

**Paid-up Values (Nonparticipating) on \$1,000
Participating Policies.**

Paid-up Values (Nonparticipating) on \$1,000 Policies.

Ordinary Life						20-Year Endowment at end of								
						10 Years.	5 Years.	10 Years.	15 Years.	19 Years.		10 Years.	15 Years.	19 Years.
16	28	\$ 82	\$177	\$276	\$375	\$92	\$185	\$457	\$725	\$944	\$125	\$265	\$547	\$787
17	29	83	181	283	383	92	187	458	726	944	125	266	547	786
18	30	85	185	289	390	92	188	459	727	944	125	264	547	786
19	31	87	189	295	396	93	189	461	728	945	125	264	546	786
20	32	88	194	301	400	93	190	462	729	945	124	263	546	786
21	33	71	198	308	404	94	192	464	730	945	125	263	545	786
22	34	72	203	314	421	94	193	465	731	946	124	263	545	785
23	35	74	206	321	429	94	196	467	732	946	124	262	545	785
24	36	76	212	327	437	94	196	468	733	946	123	262	544	785
25	37	78	217	334	445	95	197	469	734	946	123	261	544	784
26	38	80	222	341	453	95	198	471	735	946	123	261	543	784
27	39	82	227	348	462	95	200	472	736	947	122	260	543	784
28	40	84	232	355	470	95	201	473	736	947	122	260	542	783
29	41	86	237	362	478	95	202	474	737	947	121	259	542	783
30	42	88	242	369	485	95	203	475	738	947	121	258	541	783
31	43	90	247	376	494	95	204	477	739	947	120	258	540	782
32	44	92	253	383	502	95	205	478	739	947	119	257	540	782
33	45	94	258	390	510	95	206	479	740	947	119	256	539	781
34	46	96	264	398	518	95	207	480	741	947	118	256	538	781
35	47	98	269	405	526	95	208	481	741	947	118	255	538	780
36	48	101	275	412	534	95	209	482	741	947	117	254	537	779
37	49	105	280	419	542	95	210	483	742	947	116	253	536	779
38	50	108	286	427	549	95	211	484	742	947	116	252	535	778
39	51	112	292	434	556	95	212	484	742	947	115	251	534	777
40	52	115	298	441	564	95	212	485	742	947	114	250	533	776
41	53	119	303	448	571	95	213	486	742	947	113	249	532	775
42	54	122	309	454	578	95	214	486	741	946	113	248	531	774
43	55	126	315	461	585	95	215	486	741	946	112	247	530	773
44	56	130	320	468	591	95	215	487	740	946	111	246	529	771
45	57	133	325	475	598	95	216	487	739	945	110	245	527	770
46	58	127	331	480	604	95	216	488	738	945	109	244	525	768
47	59	140	336	486	610	95	216	488	737	944	108	243	523	766
48	60	144	341	492	616	95	216	488	736	943	107	241	521	764
49	61	147	346	498	622	95	216	484	734	943	106	240	519	762
50	62	150	351	504	628	94	216	484	732	942	105	238	516	759
51	63	153	356	509	633	94	216	483	730	941	104	237	514	757
52	64	156	360	515	638	93	216	481	728	940	103	235	511	754
53	65	159	365	520	643	93	216	480	726	938	102	233	508	750
54	66	163	370	525	648	93	215	478	722	937	101	231	505	747
55	67	166	374	530	653	92	215	477	719	936	100	230	502	743
56	68	169	379	535	658	92	214	475	716	934	99	228	499	739
57	69	172	383	540	663	91	214	473	713	933	97	226	495	735
58	70	174	387	544	668	91	213	471	709	931	96	225	491	730
59	71	177	392	549	674	90	213	469	705	929	95	223	488	725
60	72	180	396	554	680	90	212	467	700	928	...	...	...	...

**Paid-up Values (Nonparticipating) on \$1,000
Nonparticipating Policies.**

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$39	\$ 82	\$195	\$314	\$421	\$ 88	\$184	\$450	\$731	\$945	\$111	\$228	\$505	\$754	\$947
22	39	84	200	321	429	88	185	450	732	946	110	228	504	753	947
23	40	86	204	327	437	89	186	451	733	946	110	227	504	753	947
24	40	87	209	334	445	89	187	452	734	946	109	227	503	753	947
25	41	89	213	341	453	90	188	454	735	946	108	226	503	752	947
26	42	91	218	348	461	91	189	456	736	946	108	226	502	752	947
27	44	93	223	355	470	91	190	457	736	946	107	225	502	752	947
28	46	96	228	362	478	92	191	458	737	947	106	224	501	751	947
29	47	99	233	369	486	92	192	459	738	947	106	223	500	751	947
30	48	101	238	376	494	93	193	460	738	947	105	223	500	750	947
31	49	103	243	383	502	93	194	461	739	947	105	222	499	750	947
32	51	106	249	390	510	94	195	463	740	947	105	222	498	749	947
33	52	109	254	398	518	95	195	464	740	947	105	221	498	749	947
34	54	112	259	405	526	95	196	466	741	947	105	220	497	748	947
35	55	114	265	412	534	96	197	467	741	947	105	219	496	748	947
36	57	117	270	419	541	96	198	467	742	947	105	218	495	747	947
37	58	119	276	427	549	97	198	468	742	947	105	218	495	746	947
38	59	122	282	434	556	97	199	468	742	947	105	217	494	745	947
39	60	125	287	441	563	98	200	469	742	947	105	216	493	744	947
40	62	127	293	447	571	98	201	470	741	946	105	215	492	743	947
41	64	130	298	454	578	98	201	470	741	946	105	215	491	742	947
42	65	134	304	461	584	98	202	470	741	946	105	214	490	741	947
43	67	137	309	468	591	99	203	470	740	945	105	213	489	740	947
44	69	140	314	474	598	99	203	470	739	945	105	212	487	738	947
45	71	143	319	480	604	100	204	470	738	945	105	211	486	737	947
46	72	146	325	486	610	100	204	470	737	943	105	210	484	736	947
47	74	148	330	492	616	101	204	470	735	943	105	210	482	736	947
48	75	151	335	498	622	101	204	469	733	943	105	210	480	736	947
49	76	153	340	504	627	101	204	468	732	942	105	210	478	736	947
50	77	156	344	509	633	101	204	467	729	940	105	210	476	736	947
51	79	158	348	515	638	102	205	466	727	939	105	210	474	736	947
52	81	160	353	520	643	102	205	465	725	938	105	210	473	736	947
53	82	162	358	525	648	102	205	463	722	937	105	210	473	736	947
54	83	165	362	530	653	101	205	461	719	935	105	210	473	736	947
55	84	168	366	535	658	101	204	460	716	934	105	210	473	736	947
56	86	171	370	540	663	101	204	458	713	932	105	210	473	736	947
57	87	173	374	544	668	101	204	456	709	930	105	210	473	736	947
58	89	176	379	549	674	101	203	454	704	928	105	210	473	736	947
59	90	178	383	553	680	101	203	452	700	926	105	210	473	736	947
60	91	180	386	558	686	101	203	449	708	924	105	210	473	736	947

Paid-up Values (Nonparticipating) on \$1,000

REDFIN Co., International
U.S. C
Participating
The Policies

on \$1,000

**Year Endowment
at end of**

[illegible]

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on Ordinary Life Policies of \$1,000 Each.

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PAID-UP VALUES.

**Showing the Amount of Paid-up Insurance Guaranteed on
20-Premiums Life Policies \$1,000 Each.**

PAID-UP VALUES.

**Showing the Amount of Paid-up Insurance Guaranteed on
20-Year Endowment Policies of \$1,000 Each.**

PAID-UP VALUES.

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed to
20-Year Endowment Policies of \$1,000 Each.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed
on Ordinary Life Policies of \$1,000 Each.

1070 PRUDENTIAL INSURANCE CO. OF AMERICA, NEWARK, N. J.

PAID-UP VALUES.

Showing the amount of Nonparticipating Paid-up Insurance Guaranteed on
20-Premiums Life Policies of \$1,000 Each.

PRUDENTIAL INSURANCE CO. OF AMERICA, NEWARK, N. J. 1071

PAID-UP VALUES.

Paid-up Values (Nonparticipating) on \$1,000 Policies.

Ordinary Life					20-Premiums Life at end of					20-Year Endowment at end of				
					10 Years. 15 Years. 19 Years.					5 Years. 6 Years. 7 Years. 19 Years.				
16	28	\$ 62	\$177	\$276	\$375	\$92	\$185	\$457	\$725	\$944	\$126	\$265	\$ 7	\$250
17	29	63	181	283	383	92	187	458	726	944	125	264	8	250
18	30	65	185	289	390	92	188	459	727	944	125	264	9	250
19	31	67	189	295	396	93	189	461	728	945	125	264	10	250
20	32	68	194	301	406	93	190	462	729	945	124	263	11	250
21	33	71	198	308	414	94	192	464	730	945	125	265	12	250
22	34	72	203	314	421	94	193	465	731	945	124	263	13	250
23	35	74	208	321	429	94	196	467	732	946	124	262	14	250
24	36	76	213	327	437	94	196	468	733	946	123	261	15	250
25	37	78	217	334	445	95	197	469	734	946	123	261	16	250
26	38	80	222	341	453	95	198	471	735	946	123	261	17	250
27	39	82	227	348	462	95	200	472	736	947	123	260	18	250
28	40	84	232	355	470	95	201	473	736	947	122	260	19	250
29	41	86	237	362	478	95	202	474	737	947	121	259	20	250
30	42	88	242	369	486	95	203	476	738	947	121	258	21	250
31	43	90	247	376	494	95	204	477	739	947	120	258	22	250
32	44	92	253	383	502	96	205	478	739	947	119	257	23	250
33	45	94	258	390	510	96	206	479	740	947	119	256	24	250
34	46	96	264	398	518	96	207	480	741	947	118	256	25	250
35	47	98	269	406	526	96	208	481	741	947	118	256	26	250
36	48	101	275	412	534	96	209	483	741	947	117	254	27	250
37	49	103	280	419	542	96	210	483	742	947	116	253	28	250
38	50	105	286	427	549	96	211	484	742	947	116	252	29	250
39	51	112	292	434	556	96	212	484	742	947	115	251	30	250
40	52	115	297	441	564	96	212	485	742	947	114	250	31	250
41	53	119	303	448	571	96	213	486	742	947	113	249	32	250
42	54	122	309	454	578	96	214	486	741	946	113	248	33	250
43	55	126	315	461	585	96	215	486	741	946	112	247	34	250
44	56	130	320	468	591	96	215	487	740	946	111	246	35	250
45	57	133	325	474	598	96	216	486	739	945	110	245	36	250
46	58	137	331	480	604	95	216	486	738	945	109	244	37	250
47	59	140	336	486	610	95	216	486	737	944	108	243	38	250
48	60	144	341	492	616	95	216	485	735	943	107	241	39	250
49	61	147	346	496	622	95	216	484	734	943	106	240	40	250
50	62	150	351	504	628	94	216	484	732	942	105	238	41	250
51	63	153	356	509	633	94	216	483	730	941	104	237	42	250
52	64	156	360	515	638	93	216	481	728	940	103	235	43	250
53	65	159	365	520	643	93	216	480	725	938	102	233	44	250
54	66	163	370	525	648	93	215	478	722	937	101	231	45	250
55	67	166	374	530	653	92	215	477	719	936	100	230	46	250
56	68	169	379	535	658	92	214	475	716	934	99	228	47	250
57	69	172	383	540	663	91	214	473	713	933	97	226	48	250
58	70	174	387	544	668	91	213	471	709	931	96	224	49	250
59	71	177	392	549	673	90	213	469	704	929	95	222	50	250
60	72	180	396	553	678	90	212	467	700	928	...	...	...	...

**Paid-up Values (Nonparticipating) on \$1,000
Nonparticipating Policies.**

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$39	\$ 82	\$195	\$314	\$421	\$ 88	\$184	\$450	\$731	\$945	\$111	\$228	\$505	\$754	\$947
22	39	84	200	321	429	88	185	450	732	946	110	228	504	753	947
23	40	86	204	327	437	89	186	451	733	946	110	227	504	753	947
24	40	87	209	334	445	89	187	452	734	946	109	227	503	753	947
25	41	89	213	341	453	90	188	454	735	946	108	226	503	752	947
26	42	91	218	348	461	91	189	456	736	946	108	226	502	752	947
27	44	93	223	355	470	91	190	457	736	946	107	225	502	752	947
28	46	96	228	362	478	92	191	458	737	947	106	224	501	751	947
29	47	99	233	369	486	92	192	459	738	947	106	223	500	751	947
30	48	101	238	376	494	93	193	460	738	947	105	223	500	750	947
31	49	103	243	383	502	93	194	461	739	947	105	222	499	750	947
32	51	106	249	390	510	94	195	463	740	947	105	222	498	749	947
33	52	109	254	398	518	95	195	464	740	947	105	221	498	749	947
34	54	112	259	405	526	95	196	466	741	947	105	220	497	748	947
35	55	114	265	412	534	96	197	467	741	947	105	219	496	748	947
36	57	117	270	419	541	96	198	467	742	947	105	218	495	747	947
37	58	119	276	427	549	97	198	468	742	947	105	218	495	746	947
38	59	122	282	434	556	97	199	468	742	947	105	217	494	745	947
39	60	125	287	441	563	98	200	469	742	947	105	216	493	744	947
40	62	127	293	447	571	98	201	470	741	946	105	215	492	743	947
41	64	130	298	454	578	98	201	470	741	946	105	215	491	742	947
42	65	134	304	461	584	98	202	470	741	946	105	214	490	741	947
43	67	137	309	468	591	99	203	470	740	945	105	213	489	740	947
44	69	140	314	474	598	99	203	470	739	945	105	212	487	738	947
45	71	143	319	480	604	100	204	470	738	945	105	211	486	737	947
46	72	146	325	486	610	100	204	470	737	943	105	210	484	736	947
47	74	148	330	492	616	101	204	470	735	943	105	210	482	736	947
48	75	151	335	498	622	101	204	469	733	943	105	210	480	736	947
49	76	153	340	504	627	101	204	468	732	942	105	210	478	736	947
50	77	156	344	509	633	101	204	467	729	940	105	210	476	736	947
51	79	158	348	515	638	102	205	466	727	939	105	210	474	736	947
52	81	160	353	520	643	102	205	465	725	938	105	210	473	736	947
53	82	162	358	525	648	102	205	463	722	937	105	210	473	736	947
54	83	165	362	530	653	101	205	461	719	935	105	210	473	736	947
55	84	168	366	535	658	101	204	460	716	934	105	210	473	736	947
56	86	171	370	540	663	101	204	458	713	932	105	210	473	736	947
57	87	173	374	544	668	101	204	456	709	930	105	210	473	736	947
58	89	176	379	549	674	101	203	454	704	928	105	210	473	736	947
59	90	178	383	553	680	101	203	452	700	926	105	210	473	736	947
60	91	180	386	558	686	101	203	449	708	924	105	210	473	736	947

**Paid-up Values (Nonparticipating) on \$1,000
Participating Policies.**

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
18	....	....	....	....	....	\$ 81	\$188	\$461	\$728	\$945	\$112	\$233	\$522	\$775	\$957
19	....	....	....	....	....	82	188	463	729	946	112	233	522	775	957
20	....	....	....	....	....	83	191	464	730	946	112	233	522	775	957
21	\$31	\$ 80	\$203	\$315	\$422	83	191	466	731	946	112	233	522	775	957
22	33	83	208	321	430	84	192	467	732	946	112	233	522	775	957
23	34	85	213	328	438	85	194	468	733	947	112	233	522	775	957
24	36	88	218	335	446	86	195	470	734	947	112	233	522	774	957
25	37	90	222	341	454	87	196	471	735	947	112	233	522	774	957
26	38	93	227	348	462	88	197	472	736	947	112	233	522	774	957
27	40	96	232	355	470	88	198	474	737	947	112	233	522	774	956
28	41	98	238	362	478	89	199	475	738	947	111	233	522	774	956
29	43	101	243	369	487	90	200	476	738	948	111	233	522	774	956
30	45	104	248	376	495	91	201	477	739	948	111	233	522	774	956
31	46	107	253	384	503	92	203	478	740	948	111	233	521	773	956
32	48	109	259	391	511	92	204	479	740	948	111	233	521	773	956
33	50	112	264	398	519	93	205	480	741	948	111	233	521	773	956
34	51	115	270	405	527	94	206	481	741	948	111	233	521	773	956
35	53	118	275	413	534	95	207	482	742	948	111	233	521	773	956
36	55	121	281	420	542	96	208	483	742	948	111	234	520	772	955
37	56	124	287	427	550	96	209	484	742	948	111	233	519	771	955
38	58	127	292	434	557	97	210	485	742	948	110	232	518	770	955
39	60	131	298	441	564	98	211	486	742	947	110	232	517	769	955
40	62	134	304	448	571	98	212	486	742	947	109	231	516	768	955
41	64	137	309	455	578	99	212	487	742	947	109	231	515	767	955
42	66	141	315	462	585	100	213	487	741	947	109	230	514	766	955
43	68	144	321	468	592	101	214	487	741	946	109	230	513	765	954
44	69	147	326	474	598	101	215	487	740	946	109	229	512	764	954
45	71	150	331	481	605	102	216	487	739	945	109	229	511	762	954
46	73	154	336	487	611	103	216	486	737	945	109	229	510	760	953
47	75	157	342	493	617	103	216	486	736	944	108	228	509	758	952
48	77	160	346	499	623	103	217	485	734	943	108	228	507	756	951
49	79	163	351	504	628	104	217	484	732	942	108	228	505	754	950
50	80	165	356	510	634	104	217	483	730	941	108	227	503	752	949
51	82	168	361	515	639	104	217	482	728	940	108	227	501	749	948
52	84	171	366	521	644	105	217	480	726	939	108	226	498	746	947
53	85	174	370	526	649	105	217	479	723	938	....	....	....	....	....
54	87	177	375	531	653	105	217	477	720	936	....	....	....	....	....
55	89	180	379	536	658	105	217	476	717	935	....	....	....	....	....
56	90	182	384	541	664	105	217	474	713	933	....	....	....	....	....
57	92	185	388	545	669	106	216	472	709	931	....	....	....	....	....
58	93	188	392	549	675	106	216	470	705	929	....	....	....	....	....
59	95	190	396	554	681	106	216	467	700	927	....	....	....	....	....
60	96	193	400	558	687	106	216	465	696	924	....	....	....	....	....

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	\$29	\$75	\$196	\$314	\$426	\$101	\$203	\$464	\$730	\$946	\$154	\$269	\$539	\$783	\$959
21	30	77	199	322	434	101	203	465	730	944	153	268	539	783	959
22	31	79	202	330	442	101	205	466	731	945	153	268	538	782	959
23	32	82	207	337	450	101	206	467	732	945	152	267	538	782	958
24	34	85	213	344	459	102	207	469	733	946	151	267	537	782	958
25	35	87	217	351	467	103	208	470	734	947	151	266	537	781	958
26	37	90	222	358	475	104	209	472	735	947	150	265	536	781	958
27	39	93	228	365	483	104	209	473	736	947	149	265	536	781	958
28	41	96	234	372	492	105	210	475	737	947	149	264	535	780	958
29	42	99	239	379	500	105	211	476	738	947	148	263	535	780	958
30	44	101	244	386	508	106	212	477	739	947	147	263	534	779	958
31	45	104	250	393	516	106	213	478	739	947	146	262	533	779	958
32	47	107	256	400	525	107	214	479	740	947	146	261	533	778	957
33	49	110	261	407	533	107	215	480	741	947	145	260	532	778	957
34	51	113	267	415	541	108	215	481	741	947	144	260	531	777	957
35	52	116	273	422	548	108	216	482	742	947	143	259	530	777	957
36	54	120	279	430	556	109	217	482	742	947	142	258	529	776	957
37	56	123	284	437	563	109	217	483	742	947	142	257	529	775	956
38	58	126	290	444	571	110	218	484	742	947	141	256	528	774	956
39	60	130	296	451	579	110	219	485	742	947	140	255	527	773	956
40	61	133	302	458	586	111	220	485	741	946	139	255	526	772	956
41	63	136	307	465	593	111	221	486	741	946	138	254	525	771	955
42	65	139	313	471	600	111	222	486	740	946	137	253	524	770	955
43	67	142	318	477	606	112	222	486	740	945	136	252	524	769	954
44	69	146	324	484	613	112	223	486	739	945	135	251	521	767	954
45	71	150	329	490	619	112	223	486	738	944	134	250	519	766	953
46	73	154	335	497	626	113	224	485	736	944	133	249	518	764	953
47	75	156	340	502	632	113	224	485	735	943	132	248	516	762	952
48	76	159	345	508	638	113	224	484	733	942	131	246	514	760	951
49	78	161	350	513	643	114	224	483	731	942	130	245	511	757	951
50	80	164	355	519	649	114	224	482	730	941	128	244	509	759	949
51	82	167	359	524	654	114	225	482	728	939	128	242	507	752	948
52	83	170	364	529	659	115	224	480	726	939	127	241	504	748	947
53	85	173	369	534	665	114	224	479	722	937	126	239	501	745	946
54	86	175	373	539	670	114	223	478	720	936	125	238	498	741	945
55	88	178	377	544	674	115	223	475	716	933	123	235	493	733	941
56	89	181	381	548	680	114	223	474	713	933	123	235	493	733	941
57	91	184	385	553	685	114	222	472	709	931	122	234	490	728	939
58	92	186	389	557	691	114	222	470	705	927	121	231	486	723	937
59	94	189	393	561	697	114	222	467	700	927	120	230	482	718	935
60	96	191	397	565	703	114	222	465	695	924	119	228	478	713	933

Paid-up Values (Participating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	\$25	\$64	\$176	\$286	\$381	\$111	\$208	\$472	\$740	\$948	\$155	\$266	\$536	\$782	\$958
16	27	67	181	292	388	112	210	474	741	948	155	266	536	782	958
17	29	70	185	298	396	113	211	475	742	948	155	266	536	782	958
18	31	72	190	304	403	114	212	476	743	948	155	266	535	782	958
19	33	75	194	310	410	115	214	478	744	949	155	266	535	782	958
20	35	78	199	317	418	116	215	479	745	949	155	266	535	782	958
21	36	81	204	323	426	117	216	480	745	949	155	266	535	781	958
22	38	84	209	329	433	118	218	482	746	949	155	265	535	781	958
23	40	87	214	336	441	119	219	483	747	949	155	265	535	781	958
24	42	90	219	342	449	120	220	484	748	949	155	265	534	781	958
25	44	93	224	349	457	121	222	486	748	950	154	265	534	781	958
26	47	96	229	356	465	122	223	487	749	950	154	265	534	781	958
27	49	99	234	363	473	123	224	488	750	950	154	265	534	780	958
28	51	102	240	370	481	124	226	489	750	950	154	265	534	780	958
29	53	106	245	377	489	125	227	491	751	950	154	265	533	780	957
30	55	109	251	384	497	126	228	492	752	950	154	264	533	780	957
31	58	112	256	391	505	127	229	493	752	950	154	264	533	779	957
32	60	116	262	398	513	128	230	494	752	950	154	264	532	779	957
33	62	119	268	405	521	129	232	495	753	950	154	264	532	779	957
34	65	123	273	413	529	130	233	496	753	950	154	264	532	778	957
35	67	127	279	420	537	131	234	497	753	950	154	264	531	778	957
36	70	130	285	428	545	132	235	498	754	950	154	264	531	777	957
37	72	134	292	435	553	133	236	499	754	950	154	263	531	777	956
38	75	138	298	442	560	134	237	500	754	950	153	263	530	776	956
39	77	142	304	449	568	135	239	500	754	950	153	263	530	776	956
40	80	146	310	456	575	136	240	501	753	949	153	263	530	775	956
41	83	150	316	464	582	137	241	502	753	949	153	263	529	774	955
42	85	154	322	471	590	138	242	502	753	949	153	263	528	773	955
43	88	158	329	477	597	139	243	502	752	948	154	263	528	772	955
44	91	162	335	484	604	140	244	503	751	948	154	263	527	771	954
45	94	166	340	491	610	141	245	503	750	948	154	263	526	770	954
46	97	170	346	497	617	141	245	502	749	947	154	262	525	769	953
47	99	174	352	504	623	142	246	502	748	946	154	262	524	767	953
48	102	178	358	510	629	143	247	501	746	946	153	262	522	765	952
49	105	182	363	516	635	143	247	501	745	945	153	261	521	763	951
50	107	185	369	522	641	144	247	500	743	944	153	261	519	761	950
51	110	189	374	528	647	144	248	499	741	943	153	260	517	758	949
52	112	193	379	534	652	145	248	498	738	942	153	259	515	756	948
53	115	196	384	540	658	145	248	497	736	941	153	259	513	753	947
54	117	200	390	545	663	146	248	496	733	939	152	258	511	750	946
55	120	203	395	551	668	146	248	494	730	938	152	258	509	746	944
56	122	207	400	556	674	146	248	493	727	936	152	257	506	742	943
57	125	210	405	561	679	147	249	491	723	935	152	256	504	738	941
58	127	214	409	566	685	147	249	489	719	933	152	255	501	734	939
59	129	217	414	570	692	148	249	487	715	931	151	255	498	729	937
60	132	221	419	575	699	148	249	485	711	928	151	254	495	724	935

Paid-up Values (Participating) on \$1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.
20	\$ 15	\$ 68	\$176	\$272	\$370	\$ 39	\$183	\$462	\$728	\$945	\$ 48	\$216	\$521	\$774	\$954
21	15	70	179	278	378	39	183	463	728	945	48	216	521	774	954
22	16	72	183	285	386	39	183	464	729	945	48	216	521	774	954
23	16	74	187	291	394	39	184	466	729	945	48	216	520	773	954
24	17	76	191	298	402	40	185	466	730	945	48	216	520	773	954
	18	78	196	305	410	40	186	468	731	946	48	216	520	773	954
	18	80	201	312	418	40	186	469	732	946	48	216	520	773	954
	19	82	206	319	427	41	187	470	733	946	48	216	520	772	954
	19	84	211	326	436	41	188	471	735	946	48	216	519	772	954
	19	87	216	333	444	41	189	472	736	946	48	216	519	771	954
	19	90	222	341	453	41	189	473	738	947	48	216	519	771	954
	20	92	228	348	462	41	190	474	738	947	48	216	519	771	954
	21	93	233	355	470	42	191	475	738	947	48	216	519	770	954
	21	95	238	363	478	42	192	477	738	947	48	216	518	770	953
	21	97	243	371	487	42	192	478	738	947	48	216	518	769	953
	22	100	249	378	496	43	194	479	738	947	48	216	518	769	953
	23	103	255	385	505	43	194	480	738	947	48	216	518	769	953
	23	106	261	393	513	43	195	481	738	947	48	216	517	768	953
	24	108	267	401	522	44	196	482	738	947	48	216	517	768	953
	24	111	273	409	530	44	196	483	738	947	48	215	516	767	953
	25	114	278	410	538	44	197	484	738	947	48	215	516	767	953
	26	117	284	424	546	44	197	484	737	947	48	215	514	766	953
	26	120	290	431	553	44	198	484	737	947	48	214	514	765	953
	27	123	296	438	561	44	198	484	736	947	48	214	513	764	951
	28	126	302	445	569	44	198	484	736	947	48	213	512	763	951
	29	129	308	452	576	44	198	484	736	947	48	213	511	762	951
	30	131	314	459	583	44	198	483	733	947	48	212	510	760	950
	31	134	319	466	597	44	198	482	731	947	48	211	509	758	949
	32	137	325	472	599	44	198	481	730	946	48	211	508	756	948
	32	140	330	479	603	45	198	480	728	945	48	210	506	754	948
	33	143	334	486	609	45	198	480	727	945	48	209	504	751	948
	33	146	339	491	615	45	198	479	725	945	48	209	502	748	947
	34	147	345	498	621	45	198	477	722	945	48	209	500	745	946
	35	150	350	504	627	45	198	476	719	943	47	208	497	742	945
	35	153	355	510	633	45	198	475	718	942	47	207	494	739	944
	36	156	360	515	639	45	198	474	716	942	47	207	491	735	942
	37	159	366	521	645										
	37	162	370	526	651										
	38	164	375	531	657										
	39	166	380	537	664										
	40	169	385	542	672										

TABLE OF PAID-UP VALUES.

**Showing the Amount of Nonparticipating Paid-up Policy Guaranteed
on an Ordinary Life Participating Policy of \$1,000.**

TABLE OF PAID-UP VALUES.

**Showing Amount of Nonparticipating Paid-up Policy Guaranteed
on a 20-Premiums Life Participating Policy
of \$1,000.**

PAID-UP VALUES.

**Showing the Amount of Nonparticipating Paid-up Insurance
Guaranteed on 20-Year Endowment Participating
Policies of \$1,000 Each.**

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on
Ordinary Life Policies of \$1,000 Each.

PAID-UP VALUES.

**Showing the Amount of Participating Paid-up Insurance Guaranteed on
20-Premiums Life Policies of \$1,000 Each.**

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed
on 20-Year Endowment Policies of \$1,000 Each.

Paid-up Values (Nonparticipating) on \$1,000 Annual Dividend and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	\$59	\$110	\$240	\$351	\$454	\$150	\$250	\$506	\$754	\$951	\$150	\$257	\$547	\$785	\$959
22	60	112	244	357	460	150	250	507	754	951	150	257	547	784	959
23	62	114	248	362	466	150	250	507	755	951	150	256	546	784	958
24	63	117	252	367	472	150	250	508	755	951	150	256	546	784	958
25	64	119	256	372	478	150	250	509	755	951	150	256	546	783	958
26	65	121	261	378	484	150	250	509	755	951	150	256	545	783	958
27	66	123	265	383	490	150	250	510	756	951	150	256	545	783	958
28	67	125	269	388	496	150	250	510	756	951	150	256	544	782	958
29	69	127	273	394	502	150	250	510	756	951	150	255	544	782	958
30	70	129	277	399	508	150	250	511	756	951	150	255	544	781	958
31	71	131	281	404	514	150	250	511	755	951	150	255	543	781	957
32	72	134	286	410	520	150	250	511	755	950	150	255	542	780	957
33	74	136	290	415	526	150	250	511	755	950	150	254	542	780	957
34	75	138	294	420	532	150	250	511	755	950	150	254	541	779	957
35	76	140	298	425	537	150	250	511	754	950	150	254	540	778	957
36	77	143	302	431	543	150	250	511	754	950	150	253	540	778	956
37	79	145	307	436	549	150	250	511	753	950	150	253	539	777	956
38	80	147	311	441	555	150	250	510	752	950	150	252	538	776	956
39	81	149	315	447	560	150	250	510	752	950	150	252	537	775	956
40	83	152	319	452	566	150	250	509	751	950	150	251	536	773	955
41	84	154	324	457	572	150	250	509	750	950	150	251	534	773	955
42	85	156	328	462	577	150	250	508	750	950	150	250	533	771	954
43	86	159	332	468	583	150	250	507	750	950	150	250	532	769	954
44	88	161	337	473	588	150	250	506	750	950	150	250	530	768	953
45	89	163	341	478	594	150	250	505	750	950	150	250	529	766	953
46	91	166	345	483	599	150	250	504	750	950	150	250	527	764	952
47	92	169	350	489	605	150	250	503	750	950	150	250	525	762	951
48	93	170	354	494	610	150	250	502	750	950	150	250	523	760	951
49	95	173	358	499	615	150	250	500	750	950	150	250	521	758	950
50	96	175	362	504	621	150	250	500	750	950	150	250	519	755	950
51	98	178	367	509	626	150	250	500	750	950	150	250	516	753	950
52	99	180	371	514	631	150	250	500	750	950	150	250	514	750	950
53	100	183	375	519	636	150	250	500	750	950	150	250	511	750	950
54	102	185	380	524	641	150	250	500	750	950	150	250	509	750	950
55	103	187	384	529	646	150	250	500	750	950	150	250	506	750	950
56	105	190	388	534	650	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	106	192	393	539	655	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	108	195	397	543	659	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	109	197	401	548	664	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	110	200	405	552	668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on \$1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of						20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.		2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
47	\$ 47	\$ 88	\$188	\$297	\$396	The Paid-up	\$100	\$260	\$525	\$790	\$960
48	48	90	192	304	403		100	260	525	789	960
49	49	93	197	310	411		100	260	524	789	960
51	51	95	201	317	419		100	260	524	789	960
52	52	97	206	323	427	Insurance	100	260	524	789	960
53	53	100	210	330	435		100	260	524	789	960
55	55	102	215	337	443		100	259	524	789	960
56	56	105	220	344	451		100	259	524	789	960
57	57	107	225	351	459	Guaranteed on	100	259	523	788	960
59	59	110	230	358	468		100	259	523	788	960
60	60	112	235	365	476		100	259	523	788	960
62	62	115	240	372	484		100	259	523	788	960
63	63	118	245	379	493	20-Premiums	100	259	522	787	960
65	65	121	250	387	501		100	258	522	787	960
66	66	123	256	394	509		100	258	522	787	960
68	68	126	261	402	517		100	258	522	787	960
70	70	129	267	409	525	Life Policies is	100	258	521	786	959
71	71	132	272	416	534		100	258	521	786	959
73	73	135	278	424	542		100	258	521	786	959
75	75	138	283	431	549		100	257	520	785	959
76	76	141	289	439	557	Proportional	100	257	520	785	959
78	78	144	295	446	565		100	257	520	784	959
80	80	148	301	454	572		100	257	519	784	958
82	82	151	306	461	580		100	257	519	783	958
84	84	154	312	468	587	to the Number	100	257	518	782	958
86	86	158	318	475	594		100	256	518	781	958
87	87	161	324	482	601		100	256	517	780	957
89	89	164	329	489	608		100	256	516	779	957
91	91	168	335	495	614	of Annual	100	256	515	778	956
93	93	171	340	502	621		100	256	514	777	956
95	95	175	346	508	627		100	255	513	775	955
97	97	178	351	514	633		100	255	512	773	955
99	99	181	356	520	639	Premiums Paid.	100	254	510	771	954
101	101	184	361	526	645		100	254	509	769	953
103	103	187	366	532	650		100	253	507	767	952
105	105	190	370	537	655		100	252	505	764	951
106	106	193	375	543	660		100	252	503	762	950
108	108	196	380	548	665		100	251	501	759	950
110	110	199	384	553	670		100	250	500	755	950
111	111	202	389	559	675		100	250	500	752	950
113	113	204	393	563	680		100	250	500	750	950
115	115	207	398	568	686		100	250	500	750	950
116	116	210	402	572	691		100	250	500	750	950
118	118	213	406	577	697		100	250	500	750	950
120	120	215	410	582	704		100	250	500	750	950

PAID-UP VALUES.

**Showing the Amount of Nonparticipating Paid-up Insurance Guarantees
on Ordinary Life Policies of \$1,000 Each.**

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on
20-Premiums Life Policies of \$1,000 Each.

PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of \$1,000 Each

Paid-up Values (Nonparticipating) on \$1,000 Participating Policies.

Age at Issue	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
52	\$ 52	\$ 87	\$185	\$295	\$402	\$117	\$213	\$472	\$735	\$946	\$138	\$251	\$523	\$772	\$956
54	54	89	190	302	410	118	214	474	736	947	138	251	523	772	956
55	55	91	194	306	416	118	215	475	736	947	138	251	522	772	956
56	56	93	199	316	426	119	216	476	737	947	138	251	522	772	956
58	58	95	205	323	435	119	217	477	738	947	138	251	522	771	956
59	59	98	210	330	443	120	218	478	739	947	138	251	522	771	956
60	60	100	215	337	451	120	219	479	739	947	138	251	521	771	956
62	62	102	220	344	460	120	220	480	740	947	138	250	521	771	956
63	63	104	226	351	468	121	221	481	741	947	138	250	521	771	956
65	65	107	231	359	477	121	221	482	741	947	138	250	521	770	956
66	66	109	237	366	485	122	222	483	742	946	138	250	520	770	956
68	68	112	243	374	493	122	223	484	742	946	138	250	520	770	956
69	69	114	249	381	502	123	224	485	742	946	138	250	520	769	956
71	71	117	254	389	510	123	225	486	743	946	137	249	519	769	956
72	72	119	260	396	518	124	226	487	743	946	137	249	519	769	956
74	74	122	267	404	526	124	226	487	743	946	137	249	519	768	956
76	76	125	273	412	534	125	227	488	743	947	137	249	518	768	956
77	77	127	279	419	542	125	228	489	743	947	137	249	518	767	956
79	79	130	285	427	550	125	229	490	743	947	137	249	518	766	956
81	81	132	291	434	558	126	229	490	743	947	137	249	517	766	956
83	83	136	298	442	565	126	230	490	743	947	137	248	517	765	956
85	85	139	304	449	573	127	231	491	742	946	137	248	516	764	956
87	87	143	310	456	580	127	232	491	741	946	138	248	515	763	956
89	89	147	316	463	587	128	232	491	741	945	138	248	514	762	956
91	91	151	322	470	594	128	233	491	740	945	138	248	513	760	956
92	92	155	328	477	601	128	233	490	738	944	138	248	512	759	956
94	94	158	334	483	608	129	233	490	737	944	138	247	511	757	956
96	96	162	339	490	614	129	234	489	736	943	138	247	509	755	956
98	98	166	345	496	620	129	234	488	734	942	139	246	508	753	949
100	100	169	351	502	626	129	234	487	732	941	138	246	506	751	949
102	102	173	356	509	632	129	234	486	730	940	138	245	504	748	947
103	103	176	361	515	638	130	234	485	727	939	137	245	502	745	946
105	105	180	367	521	643	129	234	484	725	938	137	244	500	742	946
107	107	184	372	527	649	129	234	482	723	936	137	244	498	739	945
109	109	188	377	532	654	130	233	481	719	935	137	243	496	736	945
110	110	192	382	537	660	131	233	479	715	933	137	243	493	732	945
112	112	195	387	543	666	131	234	477	712	931	137	242	490	727	938
114	114	199	392	548	672	132	234	475	708	930	137	241	487	723	936
116	116	203	397	553	679	133	234	473	703	927	137	241	484	718	934
117	117	206	401	558	686	133	234	471	699	925	137	240	481	712	932

Paid-up Values (Participating) on \$1,000 Annual Dividend Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
18	\$35	\$78	\$184	\$295	\$398	\$90	\$192	\$452	\$728	\$945	\$114	\$234	\$516	\$775	\$944
19	36	80	188	301	406	90	193	453	729	945	114	234	516	775	944
20	38	82	193	308	414	91	194	455	730	945	114	234	516	775	944
21	39	84	197	314	421	91	194	456	731	945	114	234	516	775	944
22	40	86	202	320	429	92	195	457	732	945	114	234	515	774	944
23	41	88	207	326	437	92	196	458	733	946	114	234	515	774	944
24	42	90	212	333	445	93	197	460	734	946	114	234	514	774	943
25	43	93	217	341	453	94	198	462	735	946	114	234	514	774	943
26	44	95	222	348	461	94	199	463	735	946	114	234	514	774	943
27	45	97	227	355	469	94	200	464	736	946	114	234	514	774	943
28	46	99	232	362	477	95	201	465	737	947	114	233	513	773	943
29	48	102	237	369	485	95	202	467	738	947	114	233	513	773	943
30	50	105	242	376	494	96	203	469	739	947	114	233	513	773	943
31	51	107	247	383	502	96	203	470	739	947	114	233	513	773	943
32	52	110	252	390	510	97	204	471	740	947	114	233	512	772	943
33	53	113	257	397	518	97	205	472	740	947	113	232	512	772	942
34	54	116	263	404	526	98	206	473	741	947	113	232	511	771	942
35	56	119	269	412	534	99	207	474	741	947	113	232	511	771	942
36	57	121	274	419	541	99	207	474	741	947	113	232	511	771	942
37	58	124	279	426	548	99	208	475	741	947	113	232	510	770	942
38	60	127	285	433	555	100	209	476	742	947	113	231	510	769	941
39	62	130	291	440	563	100	210	477	742	947	113	231	509	768	941
40	64	133	297	448	571	101	211	478	742	947	113	231	509	767	941
41	65	136	302	454	579	101	211	478	742	947	113	231	508	766	941
42	66	139	307	460	583	101	212	478	741	946	113	231	507	765	941
43	68	142	312	466	590	102	212	478	740	946	112	230	506	764	941
44	70	145	318	473	597	102	213	478	739	945	112	230	505	763	941
45	72	149	324	480	604	103	214	478	738	945	112	230	504	762	941
46	73	151	328	485	609	103	214	478	737	944	112	230	503	760	941
47	74	153	333	491	615	103	214	477	736	944	112	229	502	758	941
48	75	156	338	496	621	104	214	476	734	943	111	228	500	756	941
49	76	159	343	502	627	104	214	475	732	942	111	227	498	754	941
50	78	162	348	509	633	104	214	474	730	941	111	226	496	752	941
51	79	164	352	514	638	104	214	473	728	940	111	225	494	749	941
52	80	166	356	519	643	104	213	472	725	939	111	224	492	746	941
53	81	169	360	524	648	103	213	470	722	938	110	223	489	743	941
54	83	172	365	529	653	103	212	468	719	936	109	222	486	739	941
55	85	175	370	535	658	103	212	466	716	934	108	221	483	735	941
56	86	177	373	539	663	103	211	464	712	932	.....	.....	.....	.....	.....
57	87	179	377	543	669	103	211	462	708	930	.....	.....	.....	.....	.....
58	88	181	381	548	675	102	210	459	704	928	.....	.....	.....	.....	.....
59	89	183	385	553	681	102	210	456	700	926	.....	.....	.....	.....	.....
60	91	186	389	558	687	102	209	453	695	924	.....	.....	.....	.....	.....

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of \$1,000 Each.

PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Insurance Guaranteed
on 20-Premiums Life Policies of \$1,000 Each.

Age at Issue.	AT END OF.																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.		
21	\$121	\$161	\$202	\$243	\$285	\$328	\$379	\$432	\$487	\$545	\$604	\$673	\$744	\$795	\$846	\$897	\$949		
22	121	162	203	245	286	330	378	433	489	546	605	674	745	796	841	898	949		
23	122	163	204	246	287	331	382	434	490	547	606	675	746	797	848	898	949		
24	122	164	205	247	288	332	383	436	491	548	608	676	747	798	848	899	949		
25	123	165	206	248	289	333	384	437	492	550	609	677	748	798	849	899	950		
26	124	165	207	249	290	334	388	439	494	551	610	678	749	799	849	900	950		
27	124	166	208	250	292	335	387	440	495	552	611	679	750	800	850	900	950		
28	125	167	209	251	293	337	388	441	496	553	612	680	751	801	850	900	950		
29	126	168	210	252	294	338	389	442	497	554	613	681	752	801	851	901	950		
30	126	168	211	252	295	340	391	443	498	555	614	682	752	802	851	901	950		
31	127	169	211	254	291	342	394	445	499	556	615	683	753	803	852	901	951		
32	128	170	212	255	293	345	396	448	500	557	616	683	754	803	852	901	950		
33	128	171	213	256	296	347	399	450	501	558	617	684	754	803	853	901	951		
34	129	171	214	256	298	350	401	452	503	559	617	685	755	804	852	901	951		
35	129	172	215	257	300	352	403	454	505	560	618	685	755	804	853	902	951		
36	130	173	216	251	303	354	406	457	507	560	619	686	755	804	853	901	950		
37	131	174	216	253	305	356	408	459	509	561	619	686	756	804	853	901	951		
38	131	174	217	255	307	359	410	461	511	562	619	686	756	804	852	901	950		
39	132	175	218	257	309	361	412	463	513	563	619	686	756	804	853	901	950		
40	132	176	219	260	311	363	414	464	514	564	620	686	756	804	852	901	950		
41	133	176	220	262	313	365	416	466	516	565	620	686	756	803	852	900	950		
42	133	177	211	264	315	367	417	467	517	566	622	686	755	803	851	900	949		
43	134	178	213	266	317	368	419	469	518	567	620	685	754	802	850	899	949		
44	134	178	215	267	319	370	420	470	519	568	619	685	754	801	850	899	948		
45	135	179	217	269	320	371	421	470	520	568	619	684	753	800	848	898	948		
46	135	179	218	270	322	372	422	471	520	568	618	683	752	797	847	897	948		
47	136	180	220	272	323	373	423	472	520	568	617	682	750	798	846	896	947		
48	136	180	221	273	324	374	423	472	520	568	616	681	749	796	845	895	946		
49	136	180	222	274	324	374	423	472	520	567	615	679	747	795	843	893	945		
50	136	180	223	275	325	375	424	472	519	567	614	677	745	793	842	892	944		
51	137	180	224	275	326	375	423	471	519	566	613	675	743	791	840	890	944		
52	137	180	225	276	326	375	423	471	518	565	612	673	741	788	837	889	943		
53	137	174	226	276	326	375	423	470	517	564	610	671	738	786	835	887	941		
54	137	175	226	277	326	375	422	470	516	562	608	668	735	783	832	884	940		
55	137	175	227	277	327	375	422	469	515	560	606	665	733	780	829	882	939		
56	137	176	228	278	328	374	421	468	513	559	604	663	729	777	827	880	937		
57	137	177	228	278	327	374	421	466	512	556	602	659	725	773	823	876	935		
58	137	178	229	278	328	374	420	465	510	554	599	656	722	769	819	874	933		
59	137	178	229	278	328	373	419	463	508	551	595	652	718	765	816	871	931		
60	137	179	230	278	326	372	417	462	505	548	592	648	713	761	812	867	930		

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Paid-up Values (Nonparticipating) on \$1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	\$37	\$ 80	\$196	\$305	\$413	\$ 88	\$187	\$462	\$727	\$942	\$123	\$242	\$522	\$775	\$957
21	38	82	201	312	421	89	188	463	728	943	123	242	522	775	957
22	39	84	206	319	429	89	190	464	729	943	123	242	522	774	957
23	40	86	210	325	437	89	191	465	730	944	123	242	522	774	957
24	41	89	215	332	445	90	192	467	731	944	123	242	522	774	956
25	42	91	220	339	453	90	193	468	732	945	123	242	521	774	956
26	43	93	225	346	462	91	194	470	733	945	123	242	521	774	956
27	44	95	230	353	470	91	194	471	734	945	123	242	521	773	956
28	45	97	235	360	478	92	195	473	735	945	122	241	521	773	956
29	46	100	240	367	486	92	196	474	736	945	122	241	520	773	956
30	48	103	245	374	494	93	197	475	737	945	122	241	520	773	956
31	50	105	251	381	502	93	198	476	737	945	122	241	520	772	956
32	51	107	256	388	510	94	199	477	738	945	122	241	519	772	956
33	52	110	262	396	518	94	200	478	739	945	122	241	519	772	956
34	53	112	267	403	526	95	200	479	739	945	122	240	519	771	956
35	54	115	273	410	534	95	200	480	740	945	122	240	518	771	955
36	56	118	278	417	542	96	201	480	740	945	122	240	518	770	955
37	57	121	284	425	549	96	201	481	740	945	122	240	517	770	955
38	59	123	290	432	556	97	202	482	740	945	122	239	517	769	955
39	60	126	296	439	564	97	203	483	740	945	122	238	517	769	955
40	61	129	301	446	571	98	204	483	739	944	121	238	516	768	954
41	63	132	307	452	578	98	205	484	739	944	121	237	516	767	954
42	64	135	313	459	585	98	206	484	738	944	121	236	515	766	954
43	66	138	318	466	591	99	206	484	738	943	121	235	514	764	953
44	68	141	323	472	598	99	207	484	737	943	121	234	513	763	953
45	69	144	329	478	604	99	207	484	736	942	120	233	511	762	952
46	70	147	334	484	610	100	208	483	734	942	119	232	510	760	952
47	72	150	339	490	616	100	208	483	733	941	118	231	509	758	951
48	73	153	344	496	622	100	208	482	731	940	117	230	507	756	950
49	75	155	349	502	628	101	208	481	729	940	116	229	505	754	949
50	77	157	354	507	633	101	208	480	728	939	115	228	503	751	948
51	78	160	358	513	638	101	208	479	726	938	114	226	501	749	947
52	79	163	363	518	643	101	208	478	724	937	113	225	499	746	946
53	80	166	368	523	648	101	208	477	720	935	112	223	497	743	945
54	81	168	372	528	653	101	207	475	718	934	111	222	494	739	944
55	83	170	377	533	658	101	207	473	714	932	110	221	492	735	942
56	84	173	381	538	663	101	207	471	711	930	109	219	489	731	940
57	86	175	385	543	668	101	206	469	707	929	108	218	486	727	939
58	87	178	390	547	674	101	206	467	702	927	108	216	483	722	937
59	88	180	394	551	680	101	205	465	698	924	107	215	479	716	934
60	89	183	397	556	687	101	204	462	693	922	106	214	476	711	932

**Paid-up Values (Nonparticipating) on \$1,000
Participating and Nonparticipating Policies.**

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
17	117	178	219	308	415	574	104	143	181	246	141	254	339	463	658
18	80	204	315	422	570	76	194	266	330	445	139	264	340	462	659
19	85	209	321	430	574	74	197	266	331	445	139	264	338	462	659
20	86	213	328	437	576	76	197	266	335	446	139	262	338	462	659
21	88	218	333	446	578	78	199	271	334	446	137	262	338	462	659
22	92	221	341	454	580	80	199	272	334	447	137	262	338	461	659
23	93	228	348	461	581	79	201	274	335	447	137	260	336	461	659
24	97	233	355	471	582	80	200	274	336	447	135	260	335	461	659
25	98	237	362	478	583	82	202	276	337	447	135	260	335	461	659
26	102	241	370	486	583	83	204	275	340	447	135	258	334	460	659
27	105	249	377	495	584	84	205	278	339	447	133	258	334	460	658
28	106	257	384	502	585	85	206	277	340	447	133	258	333	460	658
29	109	259	391	510	586	86	207	279	342	447	133	256	333	460	658
30	112	263	398	517	587	87	208	281	341	447	131	255	331	460	658
31	115	269	405	527	588	88	209	282	341	447	131	255	331	460	658
32	120	274	413	535	589	89	210	282	342	448	129	255	330	460	658
33	122	281	419	542	590	90	210	283	342	448	129	253	330	460	657
34	124	288	427	549	591	90	210	285	342	448	128	252	327	460	657
35	126	292	435	558	592	91	213	285	342	447	127	252	328	460	657
36	130	297	442	564	593	91	213	285	342	447	126	251	327	460	657
37	134	303	449	571	594	94	215	286	342	448	126	249	326	460	658
38	137	310	455	579	595	94	215	287	342	448	124	249	325	460	658
39	141	315	461	584	596	94	216	288	341	448	123	248	323	460	658
40	144	320	468	592	597	94	216	288	341	445	123	247	322	460	654
41	147	327	475	599	598	97	217	287	340	445	123	246	321	460	654
42	151	332	480	605	599	97	218	288	338	445	122	245	320	460	653
43	154	337	487	611	600	98	217	288	337	445	120	244	317	460	652
44	156	342	492	617	601	98	218	288	335	444	119	243	316	460	653
45	160	347	498	623	602	98	219	285	333	444	119	243	314	460	651
46	162	351	504	628	603	100	218	285	332	442	118	241	311	460	650
47	166	355	510	633	604	100	219	283	331	440	117	239	309	460	649
48	168	362	516	639	605	99	220	283	329	440	116	238	307	460	648
49	171	365	521	644	606	101	219	280	326	439	115	236	305	460	647
50	174	370	526	649	607	100	219	279	322	438	114	234	302	460	645
51	177	374	531	653	608	102	218	278	320	436	113	234	297	460	645
52	180	379	535	659	609	101	219	275	316	435	112	232	295	460	643
53	183	384	541	663	610	101	219	274	314	434					
54	186	388	545	669	611	102	218	273	309	431					
55	188	392	549	674	612	102	218	270	305	428					
56	191	395	554	681	613	103	217	267	300	427					
57	193	400	559	687	614	103	218	265	296	425					

1096 WESTERN STATES LIFE INS. CO., SAN FRANCISCO, CAL.

Paid-up Values (Nonparticipating) on \$1,000 "Coupon Savings" (Nonparticipating) Policies.

Table of Heights and Weights

AT VARYING AGES.

Light-face figures are 20 per cent. under and over the average.

AGES		15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-60
5	0	96 120 144	100 125 150	102 128 154	105 131 157	106 133 160	107 134 161	107 134 161	107 134 161
	1	98 122 146	101 126 151	103 129 155	105 131 157	107 134 161	109 136 163	109 136 163	109 136 163
	2	99 124 149	102 128 154	105 131 157	106 133 160	109 136 163	110 138 166	110 138 166	110 138 166
	3	102 127 152	105 131 157	107 134 161	109 136 163	111 139 167	113 141 169	113 141 169	113 141 169
	4	105 131 157	108 135 162	110 138 166	112 140 168	114 143 172	115 144 173	116 145 174	116 145 174
	5	107 134 161	110 138 166	113 141 169	114 143 172	117 146 175	118 147 176	119 149 179	119 149 179
	6	110 138 166	114 142 170	116 145 174	118 147 176	120 150 180	121 151 181	122 153 184	122 153 184
	7	114 142 170	118 147 176	120 150 180	122 152 182	124 155 186	125 156 187	126 158 190	126 158 190
	8	117 146 175	121 151 181	123 154 185	126 157 188	128 160 192	129 161 193	130 163 196	130 163 196
	9	120 150 180	124 155 186	127 159 191	130 162 194	132 165 198	133 166 199	134 167 200	134 168 202
6	10	123 154 185	127 159 191	131 164 197	134 167 200	136 170 204	137 171 205	138 172 206	138 173 208
	11	127 159 191	131 164 197	135 169 203	138 173 208	140 175 210	142 177 212	142 177 212	142 178 214
	0	132 165 198	136 170 204	140 175 210	143 179 215	144 180 216	146 183 220	146 183 218	146 183 220
	1	136 170 204	142 177 212	145 181 217	148 185 222	149 186 223	151 189 227	150 188 226	151 189 227
	2	141 176 211	147 184 221	150 188 226	154 192 230	155 194 233	157 196 235	155 194 233	155 194 233
	3	145 181 217	152 190 228	156 195 234	160 200 240	162 203 244	163 204 245	161 201 241	156 198 238

EXPECTATION OF LIFE, ETC.

According to the American Experience Table of Mortality.

Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.	Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.
20	42.20	7.81	58	15.39	22.94
21	41.53	7.85	59	14.74	24.72
22	40.85	7.90	60	14.09	26.69
23	40.17	7.95	61	13.47	28.86
24	39.49	8.01	62	12.86	31.29
25	38.81	8.07	63	12.26	33.94
26	38.11	8.13	64	11.67	36.87
27	37.43	8.19	65	11.10	40.13
28	36.73	8.27	66	10.54	43.71
29	36.03	8.34	67	10.00	47.65
30	35.33	8.42	68	9.47	52.00
31	34.62	8.51	69	8.97	56.76
32	33.92	8.61	70	8.48	61.99
33	33.21	8.71	71	8.00	67.66
34	32.50	8.82	72	7.55	73.73
35	31.78	8.95	73	7.11	80.18
36	31.07	9.09	74	6.68	87.06
37	30.35	9.24	75	6.27	94.37
38	29.62	9.41	76	5.88	102.31
39	28.90	9.59	77	5.49	111.06
40	28.18	9.79	78	5.11	120.82
41	27.45	10.01	79	4.74	131.73
42	26.72	10.25	80	4.39	144.47
43	25.99	10.52	81	4.05	158.60
44	25.27	10.82	82	3.71	174.30
45	24.54	11.17	83	3.39	191.56
46	23.80	11.56	84	3.08	211.36
47	23.08	12.00	85	2.77	235.55
48	22.36	12.52	86	2.47	265.68
49	21.63	13.10	87	2.18	303.08
50	20.91	13.78	88	1.91	346.69
51	20.20	14.54	89	1.66	395.86
52	19.49	15.39	90	1.42	454.54
53	18.79	16.34	91	1.19	532.46
54	18.09	17.40	92	.98	634.25
55	17.40	18.58	93	.80	734.17
56	16.72	19.88	94	.64	857.14
57	16.05	21.33	95	.50	1000.00

INSURABLE VALUE OF A MAN WHOSE SURPLUS EARNINGS ARE \$1,000 ANNUALLY, BASED ON THE EXPECTATION OF LIFE WITH INTEREST AT FOUR PER CENT.

No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.
14	\$10,563	21	\$14,080	28	\$16,663	35	\$18,564
15	11,118	22	14,451	29	16,943	36	18,908
16	11,652	23	14,856	30	17,202	37	19,142
17	12,165	24	15,247	31	17,538	38	19,267
18	12,650	25	15,622	32	17,873	39	19,564
19	13,134	26	15,982	33	18,147	40	19,792
20	13,590	27	16,329	34	18,411		

EXPLANATION.—For what amount ought a man to insure his life in order that his family and estate may suffer no loss in case of his premature death? At age 51 the expectation of life is twenty years (see table on preceding page). In the above table opposite 20, in column "No. of years of expectation," you will find the answer, \$13,590, and so on for other ages. To state it more clearly: An annuity bond paying \$1,000 annually, having twenty years to run, assuming interest @ 4% per annum, has a present value of \$13,590.30. That is to say, if \$13,590.30 be put at interest (4%) and \$1,000 be withdrawn annually it will last just twenty years—and no longer. It will yield twenty annual payments of \$1,000 each—and no more.

NUMBER OF YEARS THAT WOULD ELAPSE BEFORE THE SAME ANNUAL PAYMENT (AS PREMIUM), WHICH IS REQUIRED TO SECURE \$1,000 INSURANCE IN EVENT OF DEATH AT ANY MOMENT, WOULD REALIZE \$1,000, IF OTHERWISE INVESTED AT 5 PER CENT. COMPOUND INTEREST

Age.	Annual Premium.	Insurance at once in event of death.	Annual investment otherwise made.	No. of years Invested.	Will furnish as a five per cent. result if completed.
25	\$20.50	\$1,000	\$21.00	25	\$1,052.37
30	23.30	1,000	23.00	24	1,074.72
35	27.10	1,000	27.00	21	1,012.63
40	29.20	1,000	28.00	19	1,026.11
45	30.10	1,000	29.00	16	968.76
50	40.50	1,000	40.00	14	1,009.87
55	61.60	1,000	62.00	12	1,036.20
60	79.20	1,000	80.00	10	1,066.56

PER CENT. THAT LIVE TO THE END OF A TERM OF YEARS
according to the American Experience Table of Mortality.

Age.	End of 10 years.	End of 15 years.	End of 20 years.	End of 25 years.	End of 30 years.	End of 35 years.
25	91.90	87.73	83.83	78.40	72.52	65.05
26	91.82	87.57	83.05	77.95	71.75	63.80
27	91.73	87.41	82.76	77.45	70.90	62.49
28	91.63	87.23	82.45	76.89	69.96	61.04
29	91.53	87.03	82.09	76.26	68.92	59.46
30	91.41	86.81	81.70	75.57	67.79	57.75
31	91.29	86.57	81.26	74.79	66.54	55.90
32	91.15	86.31	80.76	73.93	65.17	53.93
33	91.00	86.01	80.21	72.98	63.68	51.79
34	90.83	85.68	79.59	71.94	62.06	49.53
35	90.65	85.31	78.91	70.78	60.30	47.14
36	90.45	84.90	78.14	69.52	58.41	44.61
37	90.22	84.48	77.29	68.13	56.37	41.98
38	89.97	83.90	76.34	66.61	54.18	39.24
39	89.69	83.32	75.30	64.96	51.85	36.44
40	89.37	82.66	74.15	63.17	49.38	33.59
41	89.01	81.93	72.89	61.24	46.78	30.72
42	88.60	81.11	71.50	59.15	44.05	27.86
43	88.14	80.20	69.98	56.92	41.23	25.01
44	87.63	79.20	68.32	54.58	38.32	22.23
45	87.04	78.08	66.52	52.00	35.37	19.51
46	86.39	77.86	64.57	49.33	32.40	16.88
47	85.66	75.51	62.47	46.53	29.42	14.37
48	84.85	74.04	60.22	43.62	26.47	12.01
49	83.96	72.42	57.81	40.63	23.57	9.83
50	82.97	70.68	55.25	37.59	20.74	7.86
51	81.88	68.80	52.55	34.52	17.99	.....
52	80.69	66.76	49.72	31.44	15.36	.....
53	79.39	64.57	46.77	28.35	12.86	.....
54	77.97	62.23	43.74	25.37	10.59	.....
55	76.42	59.74	40.64	22.42	8.50	.....
56	74.74	57.09	.....	.....	.....	.....
57	72.98	54.31	.....	.....	.....	.....
58	70.97	51.40	.....	.....	.....	.....
59	68.86	48.39	.....	.....	.....	.....
60	66.59	45.30	.....	.....	.....	.....

NOTE:—This table is valuable in talking Endowment Insurance. Example: At age 35, out of 1000 persons who insure on the Twenty Year Endowment Plan, 789 live to the end of the Endowment term. Or, there are 78 chances in 100 of living to draw the endowment to 21 chances of dying during the endowment period of twenty years.

INSURANCE OFFICIALS.

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UNITED STATES.

<i>State</i>	<i>City</i>	<i>Name</i>	<i>Title</i>	<i>Term Expires</i>
Alabama	Montgomery	C. B. Smith	Com'r Insurance	Oct. 2, 1915
Arizona	Phoenix	C. C. Thompson	Supt. Insurance	Jan. 1, 1917
Arkansas	Little Rock	M. F. Dickinson	Auditor of State	Jan. 15, 1917
California	San Francisco	J. E. Phelps	Insurance Com'r	June 15, 1918
Colorado	Denver	E. R. Harper	Com'r Insurance	Aug. 15, 1917
Connecticut	Hartford	Burton Mansfield	Insurance Com'r	July 1, 1919
Delaware	Dover	Wm. R. McCabe	Insurance Com'r	Jan., 1917
Dist. of Col.	Washington	Chas. F. Nesbit	Supt. Insurance	No limit
Florida	Tallahassee	J. C. Luning	State Treasurer	Jan. 7, 1917
Georgia	Atlanta	W. A. Wright	Insurance Com'r	June 27, 1917
Idaho	Boise	Geo. F. Steele	Insurance Com'r	July 1, 1919
Illinois	Springfield	Rufus M. Potts	Insurance Supt.	May 1917
Indiana	Indianapolis	D. J. Crittenberger	Auditor of State	Dec. 1, 1916
Iowa	Des Moines	Emory H. English	Com'r Insurance	Feb. 1, 1919
Kansas	Topeka	Carey J. Wilson	Supt. Insurance	Jan., 1917
Kentucky	Frankfort	C. F. Thomas	Insurance Com'r	Jan. 1, 1920
Louisiana	Baton Rouge	William F. Millsaps	Secretary State	May 1916
Maine	Augusta	E. J. Carter	Insurance Com'r	Feb. 1, 1918
Maryland	Baltimore	Wm. Mason Shehan	Insurance Com'r	Feb. 16, 1916
Massachusetts	Boston	Frank H. Hardison	Insurance Com'r	Dec., 1916
Michigan	Lansing	John T. Winship	Com'r Insurance	July 1, 1917
Minnesota	St. Paul	S. D. Works	Com'r Insurance	Jan. 1, 1917
Mississippi	Jackson	T. M. Henry	Insurance Com'r	Jan. 13, 1916
Missouri	Jefferson City	Walter K. Chorn	Supt. Insurance	July 1, 1917
Montana	Helena	W. Keating	State Auditor	Jan. 1917
Nebraska	Lincoln	W. B. Eastham	Insurance Com'r	July 1917
Nevada	Carson City	Geo. A. Cole	State Controller	Jan. 3, 1919
New Hampshire	Concord	Robt. J. Merrill	Insurance Com'r	Jan. 13, 1918
New Jersey	Trenton	Geo. M. La Monte	Com'r Insurance	Feb. 25, 1916
New Mexico	Santa Fe	Jacobo Chavez	Supt. Insurance	Mar. 1917
New York	Albany	Jesse S. Phillips	Supt. Insurance	July 1, 1918
North Carolina	Raleigh	James R. Young	Insurance Com'r	Jan. 1, 1917
North Dakota	Bismark	W. C. Taylor	Com'r Insurance	Dec. 31, 1916
Ohio	Columbus	Frank Taggart	Supt. Insurance	June 17, 1917
Oklahoma	Oklahoma City	A. L. Welch	Insurance Com'r	Jan. 1, 1919
Oregon	Salem	Harvey Wells	Insurance Com'r	Jan. 13, 1917
Pennsylvania	Harrisburg	Charles Johnson	Insurance Com'r	May 1, 1919
Rhode Island	Providence	Chas. C. Gray	Insurance Com'r	Jan. 31, 1918
South Carolina	Columbia	F. H. McMaster	Insurance Com'r	Mar. 1918
South Dakota	Pierre	M. Harry O'Brien	Com'r Insurance	July 1, 1917
Tennessee	Nashville	Wm. H. Dunbar	Insurance Com'r	Mar. 1, 1917
Texas	Austin	John S. Patterson	Com'r Insurance	Jan. 1917
Utah	Salt Lake City	John James	Com'r Insurance	Mar. 1, 1917
Vermont	Essex Junction	Guy W. Bailey	Secretary of State	Jan. 7, 1917
Vermont	Montpelier	Walter F. Scott	State Treasurer	Jan. 7, 1917
Virginia	Richmond	Joseph Button	Com'r Insurance	Feb. 1, 1918
Washington	Olympia	H. O. Fishback	Insurance Com'r	Jan. 14, 1917
West Virginia	Charleston	John S. Darst	State Auditor	Mar. 4, 1917
Wisconsin	Madison	M. J. Cleary	Com'r Insurance	June 30, 1919
Wyoming	Cheyenne	Robt. B. Forsyth	State Auditor	Jan. 1, 1919

CANADA.

<i>Dom. of Canada</i>	<i>Ottawa</i>	<i>G. D. Finlayson</i>	<i>Supt. Insurance</i>	<i>No limit</i>
PROVINCE				
Alberta	Edmonton	W. V. Newson	Supt. Insurance	No limit
British Columbia	Victoria	Ernest F. Gunther	Supt. Insurance	No limit
Manitoba	Winnipeg	A. E. Ham	Supt. Insurance	No limit
Ontario	Toronto	A. R. Boswell, K. C.	Supt. Insurance	No limit
Quebec	Quebec City	William Chubb	Supt. Insurance	No limit
Saskatchewan	Regina	A. E. Fisher	Supt. Insurance	No limit

(Compiled from Experience of the Metropolitan Life Insurance Company.)

Age.	Number Living.	Number Dying.	Yearly Probability of Dying.	Age.	Number Living.	Number Dying.	Yearly Probability of Dying.
2	100,000	3,467	.034670	50	58,316	1,262	.021641
3	96,533	2,169	.022469	51	57,054	1,299	.022768
4	94,364	1,248	.013225	52	55,755	1,339	.024016
5	93,116	881	.009461	53	54,416	1,379	.025342
6	92,235	664	.007199	54	53,037	1,423	.026830
7	91,571	545	.005952	55	51,614	1,469	.028461
8	91,026	445	.004889	56	50,145	1,516	.030232
9	90,581	368	.004063	57	48,629	1,566	.032203
10	90,213	310	.003436	58	47,063	1,615	.034316
11	89,903	274	.003048	59	45,448	1,666	.036657
12	89,629	258	.002879	60	43,782	1,717	.039217
13	89,371	263	.002943	61	42,065	1,768	.042030
14	89,108	282	.003165	62	40,297	1,817	.045090
15	88,826	318	.003580	63	38,480	1,864	.048441
16	88,508	364	.004113	64	36,616	1,908	.052108
17	88,144	421	.004776	65	34,708	1,948	.056125
18	87,723	482	.005495	66	32,760	1,983	.060531
19	87,241	542	.006213	67	30,777	2,010	.065309
20	86,699	599	.006909	68	28,767	2,029	.070532
21	86,100	651	.007561	69	26,738	2,038	.076221
22	85,449	696	.008145	70	24,700	2,037	.082470
23	84,753	732	.008687	71	22,663	2,023	.089264
24	84,021	764	.009093	72	20,640	1,995	.096657
25	83,257	793	.009525	73	18,645	1,952	.104693
26	82,464	820	.009944	74	16,693	1,893	.112401
27	81,644	845	.010350	75	14,800	1,820	.122973
28	80,799	873	.010805	76	12,980	1,730	.133282
29	79,926	898	.011235	77	11,250	1,625	.144444
30	79,028	917	.011603	78	9,625	1,507	.156572
31	78,111	935	.011970	79	8,118	1,377	.169623
32	77,176	946	.012258	80	6,741	1,239	.183801
33	76,230	952	.012489	81	5,502	1,095	.199019
34	75,278	959	.012739	82	4,407	950	.215566
35	74,319	965	.012985	83	3,457	806	.233150
36	73,354	970	.013224	84	2,651	668	.251980
37	72,384	979	.013525	85	1,983	540	.272315
38	71,405	990	.013865	86	1,443	424	.293832
39	70,415	1,002	.014230	87	1,019	322	.315906
40	69,413	1,017	.014651	88	697	238	.341463
41	68,396	1,032	.015089	89	459	168	.366013
42	67,364	1,049	.015572	90	291	115	.395189
43	66,315	1,068	.016105	91	176	74	.420455
44	65,247	1,090	.016706	92	102	46	.450980
45	64,157	1,113	.017348	93	56	26	.464286
46	63,044	1,139	.018067	94	30	15	.500000
47	61,905	1,165	.018819	95	15	8	.533333
48	60,740	1,196	.019690	96	7	4	.571429
49	59,544	1,228	.020623	97	3	2	.666667
				98	1	1	1 0
				99	0		

NET SINGLE PREMIUMS 1 YEAR TERM

1103

NATURAL PREMIUM—FOR \$1,000 INSURANCE.

Age at Issue.	American 3 per cent.	American 3½ per cent.	American 4 per cent.	Actuaries 4 per cent.	Age at Issue.	American 3 per cent.	American 3½ per cent.	American 4 per cent.	Actuaries 4 per cent.
20	\$7 57	\$7 54	\$7 50	\$7 01	60	\$25 92	\$25 79	\$25 67	\$29 17
21	7 62	7 59	7 55	7 09	61	28 03	27 90	27 77	31 36
22	7 67	7 64	7 60	7 18	62	30 38	30 23	30 09	33 77
23	7 73	7 69	7 65	7 27	63	32 94	32 80	32 64	36 38
24	7 77	7 74	7 70	7 37	64	35 79	35 63	35 46	39 26
25	7 82	7 79	7 75	7 47	65	38 95	38 77	38 59	42 39
26	7 88	7 86	7 82	7 58	66	42 44	42 23	42 03	45 78
27	7 95	7 92	7 88	7 70	67	46 26	46 04	45 82	49 49
28	8 02	7 98	7 95	7 83	68	50 48	50 24	50 00	53 49
29	8 11	8 06	8 02	7 96	69	55 10	54 84	54 58	57 78
30	8 17	8 14	8 10	8 10	70	60 18	59 90	59 61	62 44
31	8 26	8 22	8 18	8 25	71	65 69	65 38	65 07	67 46
32	8 35	8 32	8 28	8 41	72	71 58	71 24	70 81	72 89
33	8 46	8 42	8 38	8 58	73	77 83	77 47	77 09	78 78
34	8 57	8 53	8 49	8 75	74	84 49	84 09	83 68	85 07
35	8 68	8 64	8 60	8 93	75	91 62	91 18	90 74	91 89
36	8 81	8 78	8 74	9 12	76	99 32	98 85	98 38	99 21
37	8 97	8 92	8 88	9 31	77	107 83	107 31	106 79	107 18
38	9 12	9 09	9 05	9 53	78	117 30	116 74	116 18	115 81
39	9 30	9 26	9 22	9 74	79	127 88	127 28	126 67	125 06
40	9 50	9 46	9 42	9 96	80	140 25	139 58	138 91	136 01
41	9 71	9 67	9 62	10 20	81	153 99	153 24	152 89	145 61
42	9 95	9 91	9 86	10 48	82	169 21	168 40	167 59	156 92
43	10 21	10 16	10 11	10 82	83	185 98	185 08	184 19	169 15
44	10 51	10 46	10 41	11 25	84	205 20	204 21	203 23	182 38
45	10 83	10 79	10 73	11 74	85	228 69	227 59	226 49	197 21
46	11 22	11 17	11 12	12 35	86	257 93	256 70	255 46	213 92
47	11 65	11 59	11 54	13 00	87	294 20	292 77	291 37	232 92
48	12 14	12 09	12 03	13 71	88	336 59	334 97	333 36	255 07
49	12 72	12 66	12 60	14 48	89	384 33	382 48	380 64	281 14
50	13 38	13 31	13 25	15 33	90	441 31	439 17	437 06	311 28
51	14 11	14 05	13 98	16 25	91	516 96	514 46	511 98	347 10
52	14 94	14 87	14 80	17 26	92	615 79	612 81	609 86	389 68
53	15 85	15 78	15 71	18 36	93	712 79	709 35	705 94	439 64
54	16 89	16 81	16 73	19 53	94	832 18	828 16	824 18	496 45
55	18 08	17 94	17 86	20 83	95	970 87	966 18	961 54	561 89
56	19 30	19 21	19 12	22 24	96	.....	.....	.....	623 70
57	20 70	20 61	20 52	23 73	97	.....	.....	.....	665 68
58	22 28	22 16	22 05	25 37	98	.....	.....	.....	721 15
59	24 00	23 88	23 77	27 16	99	.....	.....	.....	781 54

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$14.41	\$ 7.09	\$14.40	\$21.94	\$29.71	\$37.78	\$46.01	\$54.54	\$63.34	\$72.41	\$81.76	\$91.40
21	14.72	7.36	14.95	22.79	30.86	39.20	47.79	56.65	65.79	75.21	84.91	94.91
22	15.04	7.65	15.54	23.68	32.07	40.73	49.66	58.86	68.35	78.12	88.20	98.58
23	15.38	7.95	16.15	24.61	33.34	42.33	51.61	61.17	71.02	81.17	91.64	102.40
24	15.74	8.27	16.80	25.59	34.66	44.01	53.64	63.57	73.81	84.36	95.21	106.39
25	16.11	8.60	17.47	26.61	36.04	45.76	55.77	66.09	76.72	87.67	98.94	110.55
26	16.51	8.94	18.17	27.68	37.48	47.58	57.99	68.71	79.75	91.12	102.88	114.87
27	16.92	9.31	18.90	28.79	38.98	49.49	60.81	71.45	82.92	94.73	106.88	119.38
28	17.35	9.69	19.67	29.95	40.56	51.48	63.73	74.31	86.23	98.50	111.11	124.08
29	17.81	10.08	20.47	31.17	42.20	53.56	65.25	77.29	89.68	102.42	115.51	128.96
30	18.28	10.49	21.31	32.45	43.92	55.73	67.90	80.41	93.28	106.50	120.10	134.05
31	18.79	10.93	22.19	33.78	45.72	58.01	70.66	83.67	97.03	110.76	124.87	139.35
32	19.32	11.39	23.11	35.17	47.60	60.39	73.54	87.05	100.94	115.19	129.83	144.86
33	19.87	11.85	24.06	36.63	49.56	62.87	76.53	90.58	105.00	119.81	135.01	150.60
34	20.46	12.35	25.08	38.16	51.62	65.46	79.67	94.27	109.25	124.63	140.40	156.56
35	21.08	12.88	26.13	39.76	53.77	68.16	82.94	98.11	113.68	129.65	146.01	162.76
36	21.74	13.42	27.23	41.42	56.00	70.97	86.34	102.12	118.29	134.86	151.83	169.17
37	22.43	14.00	28.38	43.16	58.33	73.91	89.90	106.80	123.09	140.29	157.86	175.81
38	23.10	14.58	29.57	44.96	60.77	76.98	93.61	110.65	128.09	145.91	164.11	182.67
39	23.93	15.21	30.83	46.87	63.32	80.20	97.48	115.18	133.27	151.74	170.57	189.72
40	24.75	15.86	32.14	48.85	65.99	83.54	101.52	119.88	138.64	157.76	177.20	196.36
41	25.62	16.55	33.53	50.94	68.78	87.04	105.70	124.76	144.19	163.95	184.01	204.35
42	26.54	17.26	34.97	53.11	71.68	90.65	110.03	129.79	149.88	170.28	190.96	211.90
43	27.52	18.02	36.47	55.37	74.68	94.40	114.50	134.94	155.70	176.75	198.06	219.60
44	28.56	18.79	38.03	57.70	77.78	98.25	119.07	140.21	161.64	183.84	205.28	227.42
45	29.67	19.61	39.65	60.12	80.98	102.20	123.74	145.59	167.70	190.06	212.62	235.35
46	30.84	20.44	41.32	62.60	84.24	106.21	128.50	151.05	173.86	196.87	220.06	243.38
47	32.09	21.31	43.03	65.13	87.56	110.81	133.34	156.62	180.11	203.78	227.59	251.50
48	33.43	22.20	44.77	67.70	90.94	114.47	138.25	162.26	186.44	210.77	235.21	259.71
49	34.85	23.09	46.53	70.30	94.36	118.69	143.24	167.98	192.86	217.85	242.91	267.99
50	36.36	24.00	48.33	72.96	97.86	122.99	148.31	173.78	199.36	225.01	250.69	276.34
51	37.97	24.93	50.17	75.68	101.43	127.37	153.47	179.67	205.96	232.27	258.55	284.76
52	39.68	25.88	52.05	78.45	105.06	131.82	158.70	185.66	212.64	239.59	266.47	293.22
53	41.51	26.86	53.97	81.28	108.75	136.35	164.02	191.72	219.39	246.93	274.44	301.73
54	43.46	27.85	55.92	84.15	112.51	140.95	169.41	197.84	226.19	254.42	282.46	310.26
55	45.54	28.87	57.91	87.09	116.33	145.61	174.86	204.02	233.05	261.90	290.50	318.79
56	47.76	29.90	59.94	90.06	120.21	150.33	180.36	210.25	239.95	269.41	298.53	327.58
57	50.13	30.96	62.01	93.09	124.13	155.09	185.91	216.52	246.89	276.91	306.54	335.72
58	52.66	32.04	64.11	96.15	128.10	159.90	191.49	222.82	253.81	284.39	314.50	344.07
59	55.37	33.13	66.23	99.24	132.09	164.73	197.10	229.11	260.70	291.81	322.36	352.29
60	58.27	34.23	68.37	102.35	136.11	169.58	202.69	235.37	267.54	299.13	330.10	360.36
61	61.36	35.35	70.53	105.48	140.15	174.43	208.26	241.58	274.29	306.85	337.69	368.28
62	64.68	36.47	72.71	108.64	144.18	179.25	213.79	247.70	280.94	313.42	345.13	376.10
63	68.23	37.61	74.90	111.79	148.19	184.03	219.23	253.72	287.43	320.35	352.49	383.95
64	72.04	38.75	77.07	114.90	152.14	188.71	224.55	259.59	293.78	327.18	359.87	391.95
65	76.11	39.87	79.22	117.96	156.01	193.29	229.74	265.31	300.06	334.07	367.43	400.22

Net Premiums and Reserve Values for \$1,000.

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ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

AGE AT ISSUE.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
101.33	111.56	122.09	132.94	144.11	155.60	167.42	179.56	192.04	204.85	218.01	231.51	
106.22	116.89	126.75	138.00	149.57	161.47	173.70	186.27	199.17	212.48	226.02	239.97	
109.27	120.27	131.61	143.28	155.25	167.57	180.23	193.23	206.59	220.28	234.38	248.72	
113.49	124.91	136.66	148.74	161.16	173.92	187.02	200.47	214.27	228.48	242.98	257.78	
117.90	129.74	141.92	154.44	167.90	180.50	194.06	207.98	222.26	236.86	251.83	267.12	
122.49	134.77	147.39	160.36	173.67	187.34	201.37	215.77	230.50	245.59	261.01	276.76	
127.26	139.89	153.07	166.50	180.29	194.44	208.96	223.83	239.05	254.90	270.49	286.68	
132.23	145.43	158.98	172.90	187.18	201.82	216.82	232.18	247.88	263.90	280.24	296.86	
137.40	151.08	165.13	179.54	194.32	209.47	224.97	240.81	256.99	273.48	290.26	307.29	
142.78	156.96	171.52	186.44	201.78	217.39	233.38	249.72	266.38	283.31	300.51	317.95	
148.38	163.08	178.16	193.61	209.42	225.58	242.08	258.90	276.02	293.39	311.01	328.84	
154.21	169.45	185.05	201.04	217.37	234.05	251.05	268.34	285.90	303.70	321.72	339.94	
160.27	176.05	192.20	208.72	225.58	242.77	260.25	278.00	296.00	314.22	332.65	351.28	
166.56	182.90	199.60	216.66	234.05	251.73	269.69	287.90	306.33	324.98	343.76	362.71	
173.10	190.00	207.26	224.86	242.76	260.93	279.35	298.00	316.86	335.89	355.06	374.35	
179.87	197.35	215.16	233.28	251.68	270.84	289.22	308.32	327.58	347.00	366.52	386.14	
186.87	204.92	223.28	241.92	260.82	279.95	299.29	318.81	338.48	358.28	378.18	396.06	
194.10	212.71	231.60	250.76	270.15	289.76	309.54	329.48	349.53	369.67	389.86	410.08	
201.54	220.70	240.12	259.79	279.68	299.74	319.96	340.29	360.72	381.20	401.70	422.19	
209.16	228.88	248.84	269.02	289.38	309.89	330.53	351.26	372.04	392.85	413.63	434.36	
216.97	237.23	257.72	278.40	299.23	320.19	341.24	362.34	383.47	404.58	425.62	446.57	
224.94	245.76	266.77	287.94	309.24	330.62	352.07	373.54	394.98	416.37	437.65	458.80	
233.07	254.44	275.96	297.61	319.36	341.17	362.99	384.80	406.55	428.19	449.70	471.02	
241.34	263.24	285.27	307.40	329.59	351.80	374.00	396.12	418.14	440.08	461.73	483.19	
249.72	272.16	294.69	317.29	339.91	362.51	385.04	407.47	429.75	451.85	473.70	495.27	
258.22	281.18	304.22	327.27	350.30	373.26	396.12	418.83	441.85	463.62	485.61	507.25	
266.80	290.30	313.81	337.30	363.73	384.04	407.21	430.18	452.90	475.32	497.39	519.08	
275.49	299.49	323.47	347.39	371.19	394.84	418.29	441.48	464.57	486.91	509.04	530.78	
284.24	308.74	333.18	357.49	381.66	405.62	429.32	452.70	475.73	498.95	520.51	542.17	
293.05	318.04	342.91	367.62	392.13	416.36	440.28	463.83	486.96	509.63	531.78	553.40	
301.92	327.38	352.58	377.76	402.57	427.05	451.16	474.84	498.04	520.71	542.85	564.47	
310.82	336.76	362.46	387.88	412.97	437.67	461.92	485.69	508.98	531.61	553.76	575.44	
319.80	346.16	372.23	397.96	423.29	448.17	472.55	496.87	519.63	542.35	564.59	586.40	
328.79	355.55	381.96	407.97	433.50	458.58	482.99	506.87	530.19	553.02	575.41	597.44	
337.76	364.90	391.62	417.87	443.58	468.72	493.26	517.22	540.68	563.69	586.33	608.65	
346.70	374.19	401.19	427.64	453.50	478.74	503.39	527.52	551.19	574.48	597.43	620.07	
355.59	383.88	410.62	437.25	463.24	488.68	513.47	537.85	561.83	585.47	608.77	631.78	
364.35	392.46	419.90	446.70	472.86	498.48	523.60	548.32	572.69	596.71	620.38	643.89	
373.05	401.37	429.02	456.02	482.45	508.88	533.89	559.04	583.83	608.25	632.31	655.79	
381.55	410.12	438.02	465.32	492.11	518.46	544.44	570.05	595.28	620.13	644.40	668.13	
389.90	418.76	447.00	474.71	501.96	528.83	555.32	581.42	607.12	632.21	656.75	680.84	
398.16	427.39	456.00	484.30	512.13	539.56	566.58	593.19	619.17	644.58	669.52	694.24	
406.41	436.16	465.41	494.25	522.68	550.70	578.28	605.22	631.56	657.42	683.04	708.59	
414.81	445.18	475.11	504.62	533.69	562.32	590.28	617.61	644.45	671.04	697.52	723.62	
423.49	454.59	485.26	515.47	545.22	574.27	602.67	630.55	658.19	685.70	712.82	739.08	

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age of 98.)

Age at Issue.	RESERVES AT THE END OF									
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
20	\$245 86	\$259 54	\$274 06	\$288 90	\$304 05	\$319 50	\$335 21	\$351 17	\$367 34	\$383 71
21	254 25	268 87	283 82	299 08	314 64	330 47	346 58	362 82	379 31	395 96
22	263 45	278 51	293 83	309 56	325 50	341 69	358 10	374 71	391 51	408 46
23	272 95	288 44	304 24	320 30	336 61	353 15	369 89	386 82	403 90	421 10
24	282 74	298 66	314 85	331 30	347 97	364 84	381 90	399 12	416 47	433 92
25	292 81	309 14	325 72	342 53	359 55	376 75	394 11	411 61	429 20	446 87
26	303 15	319 87	336 83	353 99	371 34	388 86	406 50	424 25	442 07	459 95
27	313 73	330 84	348 16	365 67	383 34	401 14	419 05	437 01	455 08	473 13
28	324 56	342 04	359 71	377 55	395 52	413 60	431 75	449 96	468 18	486 39
29	335 60	353 45	371 46	389 61	407 86	426 19	444 58	462 98	481 36	499 70
30	346 87	365 06	383 39	401 83	420 35	438 92	457 51	476 08	494 60	513 08
31	358 33	376 85	395 49	414 20	432 97	451 76	470 53	489 24	507 87	526 38
32	369 97	388 81	407 73	428 71	445 70	464 68	483 60	502 43	521 14	539 70
33	381 77	400 91	420 10	439 32	458 51	477 65	496 70	515 63	534 40	552 96
34	393 72	413 15	432 59	452 01	471 38	490 66	509 82	528 81	547 60	566 14
35	405 81	425 49	445 16	464 77	484 29	503 69	522 92	541 94	560 71	579 20
36	418 00	437 92	457 79	477 56	497 21	516 69	535 96	554 98	573 71	592 09
37	430 27	450 41	470 45	490 37	510 12	529 65	548 93	567 91	586 54	604 81
38	442 61	462 94	483 14	503 17	522 97	542 52	561 77	580 68	599 20	617 31
39	454 99	475 49	495 81	515 91	535 75	555 29	574 47	593 27	611 64	629 58
40	467 38	488 02	508 44	528 58	548 72	567 90	586 99	605 64	623 86	641 65
41	479 78	500 52	520 98	541 14	560 93	580 33	599 29	617 80	635 87	653 56
42	492 11	512 92	533 42	553 55	573 27	592 55	611 37	629 75	647 73	665 38
43	504 37	525 22	545 70	565 77	585 39	604 54	623 24	641 55	659 51	677 17
44	516 51	537 37	557 80	577 78	597 28	616 33	634 97	653 26	671 25	688 98
45	528 51	549 34	569 69	589 57	608 98	627 98	646 62	664 95	683 03	700 85
46	540 32	561 09	581 36	601 16	620 54	639 55	658 25	676 69	694 86	712 77
47	551 93	572 62	592 84	612 62	632 03	651 12	669 94	688 50	706 78	724 78
48	563 32	583 97	604 18	624 01	643 52	662 75	681 71	700 39	718 79	736 75
49	574 53	595 20	615 48	635 43	655 10	674 49	693 59	712 41	730 78	748 74
50	585 63	606 39	626 81	646 95	666 30	686 35	705 61	724 41	742 89	760 85
51	596 71	617 64	638 27	658 60	678 64	698 37	717 64	736 48	754 97	773 30
52	607 86	629 02	649 88	670 42	690 66	710 42	729 74	748 70	767 50	786 21
53	619 16	640 57	661 67	682 44	702 72	722 56	742 03	761 32	780 53	799 47
54	630 65	652 33	673 67	694 52	714 90	734 91	754 74	774 47	793 94	812 73
55	642 37	664 32	685 76	706 73	727 31	747 71	768 01	788 03	807 41	825 75
56	654 34	676 42	698 01	719 20	740 21	761 11	781 73	801 69	820 55	838 31
57	666 45	688 70	710 55	732 20	753 75	775 00	795 58	815 02	833 39	850 97
58	678 76	701 30	723 64	745 89	767 81	789 04	809 11	828 00	846 20	864 68
59	691 41	714 49	737 47	760 13	782 06	802 80	822 31	841 11	859 73	876 68
60	704 71	728 48	751 91	774 59	796 04	816 22	835 67	854 71	872 46	889 93
61	718 85	743 11	766 60	788 81	809 71	829 84	849 56	867 94	882 92	896 96
62	733 70	758 05	781 07	802 73	823 61	844 05	863 10	878 63	893 19	906 19
63	748 39	772 79	795 27	816 93	838 15	857 91	874 03	889 14	902 64	1000 00
64	763 90	787 27	809 78	831 82	852 36	869 11	884 81	898 84	1000 00
65	778 69	802 11	825 04	846 41	867 33	883 17	898 73	1000 00		

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AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

RESERVES AT THE END OF											
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.
20	\$400 27	\$416 98	\$433 81	\$450 74	\$467 74	\$484 80	\$501 87	\$518 92	\$536 92	\$552 88	\$568 88
21	412 81	429 77	446 82	463 94	481 12	498 31	515 49	532 61	549 66	566 56	583 56
22	425 54	442 71	459 97	477 27	494 59	511 89	529 15	546 32	563 38	580 30	598 30
23	438 42	455 81	473 24	490 70	508 18	525 52	542 82	560 02	577 07	593 98	610 98
24	451 45	469 02	486 61	504 19	521 71	539 16	556 49	573 68	590 67	607 45	624 45
25	464 60	482 33	500 06	517 73	535 32	552 79	570 12	587 26	604 18	620 88	637 88
26	477 84	495 72	513 54	531 28	548 91	566 39	583 68	600 74	617 54	634 04	650 04
27	491 17	509 15	527 05	544 84	562 48	579 92	597 14	614 09	630 74	647 05	663 05
28	504 54	522 61	540 57	558 37	575 98	593 35	610 47	627 27	643 73	659 88	675 88
29	517 94	536 07	554 05	571 89	589 38	606 65	623 62	640 25	656 50	672 37	688 37
30	531 35	549 51	567 47	585 20	602 65	619 79	636 59	653 00	669 08	684 68	700 68
31	544 73	562 88	580 80	598 44	615 76	632 78	649 82	665 52	681 34	696 82	712 82
32	558 05	576 16	594 00	611 51	628 67	645 45	661 82	677 82	693 47	708 88	724 88
33	571 28	589 32	607 04	624 40	641 87	657 93	674 11	689 94	705 48	720 76	736 76
34	584 40	602 33	619 89	637 06	653 88	670 20	686 22	701 94	717 41	732 65	748 65
35	597 35	615 14	632 52	649 50	666 07	682 30	698 21	713 87	729 31	744 53	760 53
36	610 11	627 79	644 92	661 71	678 15	694 28	710 14	725 78	741 19	756 38	771 38
37	622 66	640 09	657 11	673 77	690 12	706 20	722 05	737 67	753 07	768 23	783 23
38	634 98	652 25	669 14	685 72	702 03	718 10	733 95	749 56	764 94	779 95	794 95
39	647 10	664 24	681 07	697 62	713 98	730 01	745 86	761 46	776 70	791 60	806 60
40	659 06	676 14	692 94	709 51	725 84	741 93	757 58	773 25	788 38	803 23	818 23
41	670 92	688 00	704 83	721 42	737 77	753 87	769 59	784 97	800 06	815 01	830 01
42	682 75	699 86	716 74	733 36	749 73	765 72	781 35	796 69	811 90	827 04	842 04
43	694 59	711 76	728 68	745 34	761 60	777 51	793 12	808 60	824 00	839 19	854 19
44	706 47	723 70	740 66	757 23	773 42	789 32	805 08	820 70	836 24	851 21	866 21
45	718 41	735 70	752 58	769 08	785 29	801 35	817 34	833 10	848 36	862 79	878 79
46	730 41	747 63	764 47	780 99	797 38	813 68	829 76	845 33	860 04	873 89	889 89
47	742 36	759 55	776 42	793 15	809 80	826 21	842 10	857 12	871 26	884 88	899 88
48	754 31	771 56	788 64	805 66	822 42	838 66	854 01	868 46	882 38	896 01	910 01
49	766 37	783 85	801 24	818 39	835 00	850 70	865 47	879 71	893 65	906 64	920 64
50	778 74	796 55	814 10	831 10	847 17	862 29	876 86	891 14	904 49	915 27	928 27
51	791 54	809 53	826 95	843 41	858 91	873 84	888 46	902 08	913 19	923 60	933 60
52	804 66	822 52	839 41	855 30	870 61	885 61	899 58	910 97	921 65	931 19	941 19
53	817 81	835 14	851 45	867 17	882 57	896 91	908 60	919 57	929 36	939 36	949 36
54	830 59	847 85	863 51	879 33	894 06	906 08	917 35	927 41	937 00	946 00	955 00
55	842 98	859 60	875 87	891 08	903 39	914 98	925 33	935 00	944 00	953 00	962 00
56	855 42	872 18	887 79	900 52	912 45	923 11	933 00	942 00	951 00	960 00	969 00
57	868 24	884 83	897 45	909 75	920 74	930 00	939 00	948 00	957 00	966 00	975 00
58	880 63	894 17	906 87	918 21	929 00	938 00	947 00	956 00	965 00	974 00	983 00
59	890 67	903 79	915 50	926 00	936 00	945 00	954 00	963 00	972 00	981 00	990 00
60	900 49	912 61	923 00	933 00	942 00	951 00	960 00	969 00	978 00	987 00	996 00
61	909 51	920 00	930 00	940 00	950 00	960 00	970 00	980 00	990 00	1000 00	1000 00
62	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF																						
Age at Issue.	44 Years.		45 Years.		46 Years.		47 Years.		48 Years.		49 Years.		50 Years.		51 Years.		52 Years.		53 Years.		54 Years.	
20	\$569	67	\$586	34	\$602	83	\$619	11	\$635	14	\$650	88	\$666	80	\$681	88	\$696	09	\$710	47	\$724	58
21	583	39	600	00	616	39	632	53	648	39	663	92	679	10	693	92	708	40	722	57	736	47
22	597	08	613	55	629	81	645	78	661	43	676	72	691	65	706	24	720	51	734	51	748	29
23	610	57	626	96	643	05	658	82	674	28	689	28	703	97	718	35	732	47	746	35	760	08
24	623	97	640	19	656	08	671	62	686	79	701	60	716	10	730	32	744	81	758	11	771	71
25	637	19	653	21	668	88	684	18	699	11	713	73	728	07	742	18	756	09	769	80	783	31
26	650	21	666	01	681	43	696	50	711	25	725	71	739	95	753	97	767	81	781	43	794	85
27	662	98	678	56	693	76	708	64	723	24	737	60	751	75	765	71	779	46	793	00	806	22
28	675	54	690	89	705	90	720	64	735	13	749	42	763	51	777	39	791	06	804	40	817	45
29	687	86	703	03	717	91	732	54	746	97	761	20	775	21	789	01	803	49	815	67	828	60
30	700	00	715	03	729	82	744	40	758	77	772	92	786	87	800	48	813	79	826	36	839	81
31	712	01	726	96	741	69	756	21	770	52	784	61	798	36	811	82	825	02	838	11	851	14
32	723	94	738	83	753	51	767	98	782	23	796	13	809	74	823	09	836	32	849	50	862	48
33	735	82	750	67	765	31	779	72	793	79	807	55	821	06	834	44	847	76	860	90	873	62
34	747	68	762	49	777	07	791	31	805	24	818	90	832	45	845	94	858	23	872	10	884	27
35	759	52	774	29	788	70	802	80	816	64	830	35	844	01	857	47	870	50	882	82	894	42
36	771	34	785	95	800	23	814	25	828	14	841	97	855	61	868	81	881	29	893	04	904	36
37	783	03	797	51	811	72	825	80	839	82	853	64	867	03	879	68	891	58	903	06	914	29
38	794	63	809	05	823	33	837	55	851	57	865	14	877	97	890	05	901	68	913	08	923	69
39	806	22	820	72	835	15	849	37	863	14	876	16	888	42	900	23	911	79	922	56	931	35
40	817	95	832	60	847	04	861	08	874	25	886	70	898	68	910	43	921	87	930	29	938	65
41	829	90	844	58	858	79	872	22	884	87	897	05	908	98	920	10	929	16	937	66	945	25
42	841	96	856	41	870	07	882	93	895	32	907	45	918	75	927	97	936	61	944	33	1000	00
43	853	89	867	79	880	88	893	48	905	83	917	33	926	71	935	50	943	85	1000	00	.....	.....
44	865	36	878	69	891	53	904	10	915	81	925	36	934	31	942	31	1000	00	.....	.....	.....	.....
45	876	87	889	45	902	26	914	20	923	93	933	06	941	21	1000	00	.....	.....	.....	.....	.....	.....
46	887	24	900	31	912	48	922	41	931	72	940	03	1000	00	.....	.....	.....	.....	.....	.....	.....	.....
47	898	23	910	66	920	79	930	29	938	78	1000	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
48	908	71	919	07	928	77	937	45	1000	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
49	917	23	927	16	936	03	1000	00
50	925	44	934	52	1000	00
51	932	91	1000	00
52	1000	00

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AMERICAN EXPERIENCE 3 PER CENT.

[illegible][illegible]

Net Premiums and Reserve Values for \$1,000.

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	38 96	82 57	66 84	101 35	137 65	175 30	214 85	254 85	296 85	340 43	385 64
21	39 52	83 11	67 44	103 04	139 95	178 23	217 93	259 10	301 81	346 12	392 09
22	40 11	83 67	68 59	104 78	142 32	181 24	221 61	263 49	306 92	351 98	398 73
23	40 71	84 25	69 76	106 58	144 76	184 35	225 42	268 01	312 18	358 02	405 58
24	41 34	84 85	70 38	108 44	147 28	187 56	229 83	272 66	317 61	364 24	412 63
25	41 98	85 46	72 23	110 34	149 87	190 85	233 86	277 45	323 19	370 64	419 88
26	42 65	86 09	73 51	112 31	152 53	194 24	237 51	282 39	328 94	377 23	427 36
27	43 34	86 74	74 83	114 33	155 27	197 74	241 78	287 46	334 85	384 02	435 04
28	44 05	87 41	76 20	116 40	158 10	201 34	246 17	292 68	340 93	391 00	442 96
29	44 78	88 10	77 59	118 54	161 00	205 03	250 69	296 05	347 19	398 17	451 07
30	45 54	88 81	79 04	120 75	163 99	208 83	255 33	303 57	353 61	405 53	459 42
31	46 32	89 54	80 52	123 01	167 05	212 73	260 10	309 24	360 21	413 10	468 00
32	47 13	40 29	82 04	125 32	170 20	216 74	265 00	315 05	366 98	420 86	476 80
33	47 97	41 05	83 60	127 71	173 43	220 85	270 02	321 02	373 92	428 83	485 83
34	48 83	41 84	85 21	130 15	176 75	225 06	275 16	327 13	381 04	437 00	495 10
35	49 73	42 65	86 85	132 66	180 15	229 38	280 43	333 39	388 34	445 37	504 59
36	50 65	43 48	88 53	135 22	183 62	233 79	285 82	339 30	395 81	453 94	514 30
37	51 60	44 33	90 25	137 84	187 17	238 31	291 34	346 36	403 44	462 70	524 23
38	52 59	45 18	92 00	140 51	190 80	242 93	296 99	353 06	411 24	471 64	534 37
39	53 61	46 07	93 80	143 25	194 51	247 65	302 75	359 90	419 20	480 76	544 70
40	54 66	46 97	95 63	146 05	196 30	252 46	308 62	366 86	427 30	490 04	555 23
41	55 75	47 90	97 51	148 91	202 17	257 37	314 59	373 94	435 53	499 46	565 89
42	56 89	48 84	99 43	151 82	206 10	262 35	320 66	381 13	443 86	509 00	576 71
43	58 06	49 81	101 37	154 77	210 08	267 39	326 79	388 38	452 28	518 65	587 67
44	59 28	50 77	103 34	157 76	214 11	272 49	332 98	395 69	460 77	528 39	598 74
45	60 54	51 77	105 33	160 78	218 18	277 61	339 18	403 03	469 31	538 21	609 92
46	61 85	52 76	107 34	163 80	222 23	282 72	345 39	410 39	477 88	548 07	621 18
47	63 22	53 76	109 35	166 82	226 28	287 83	351 60	417 75	486 46	557 96	632 51
48	64 64	54 75	111 38	169 81	230 29	292 89	357 77	425 08	495 03	567 87	643 89
49	66 12	55 73	113 28	172 75	234 25	297 91	363 89	432 37	503 57	577 77	655 30
50	67 66	56 69	115 21	175 66	238 18	302 88	369 95	439 59	512 05	587 64	666 72
51	69 25	57 63	117 10	178 53	242 03	307 77	375 93	446 73	520 47	597 46	678 13
52	70 92	58 56	118 97	181 34	245 82	312 57	381 81	453 78	528 79	607 21	689 51
53	72 65	59 47	120 79	184 09	249 52	317 27	387 57	460 69	536 93	616 86	700 83
54	74 46	60 35	122 55	186 75	253 10	321 83	393 18	467 45	545 02	626 37	712 03
55	76 34	61 20	124 25	189 31	256 58	326 25	398 62	474 02	552 88	635 74	723 24
56	78 31	62 01	125 89	191 79	259 91	330 50	403 86	480 38	560 54	644 92	734 27
57	80 38	62 79	127 45	194 15	263 09	334 55	408 88	486 50	567 96	653 90	745 10
58	82 54	63 54	128 93	196 37	266 08	338 38	413 65	492 36	575 09	662 62	755 89
59	84 82	64 23	130 31	198 43	268 87	341 96	418 13	497 39	581 92	671 07	766 42
60	87 22	64 87	131 57	200 33	271 45	345 28	422 29	503 08	588 39	679 20	776 73
61	89 75	65 45	132 72	202 06	273 79	348 29	426 10	507 88	594 47	686 98	786 82
62	92 43	65 98	133 76	203 61	275 86	350 98	429 53	512 25	600 13	694 39	796 67
63	95 28	66 44	134 66	204 93	277 64	353 29	432 51	516 16	605 30	701 39	806 23
64	98 30	66 84	135 40	206 01	279 09	355 18	435 01	519 52	609 97	707 93	815 70
65	101 52	67 13	135 95	206 30	280 14	356 60	436 96	522 31	614 10	714 17	824 33

Net Premiums and Reserve Values per \$1,000.

1111

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	\$88 59	84 10	171 86	261 91	355 88	458 42	554 68	659 80	768 95	882 29	\$1,000
21	88 61	84 08	171 82	261 86	355 88	458 37	554 62	659 75	768 90	882 26	1,000
22	88 64	84 06	171 29	261 82	355 78	458 31	554 56	659 69	768 85	882 23	1,000
23	88 67	84 04	171 26	261 78	355 73	458 25	554 50	659 63	768 80	882 20	1,000
24	88 71	84 08	171 28	261 74	355 67	458 19	554 44	659 57	768 75	882 17	1,000
25	88 74	84 02	171 20	261 69	355 62	458 12	554 36	659 50	768 70	882 13	1,000
26	88 78	83 99	171 16	261 64	355 55	458 05	554 29	659 43	768 64	882 10	1,000
27	88 82	83 97	171 13	261 58	355 48	452 97	554 21	659 35	768 57	882 06	1,000
28	88 86	83 96	171 09	261 52	355 41	452 90	554 12	659 27	768 50	882 01	1,000
29	88 91	83 93	171 04	261 46	355 34	452 80	554 03	659 18	768 42	881 96	1,000
30	88 96	83 91	171 00	261 40	355 26	452 71	553 93	659 08	768 34	881 91	1,000
31	89 02	83 89	170 96	261 34	355 17	452 61	553 83	658 98	768 26	881 86	1,000
32	89 08	83 87	170 90	261 28	355 08	452 51	553 71	658 86	768 18	881 80	1,000
33	89 15	83 83	170 85	261 18	354 98	452 39	553 58	658 74	768 05	881 73	1,000
34	89 22	83 81	170 80	261 10	354 87	452 26	553 45	658 60	767 93	881 65	1,000
35	89 30	83 78	170 74	261 02	354 76	452 13	553 29	658 45	767 80	881 57	1,000
36	89 39	83 74	170 67	260 91	354 62	451 97	553 13	658 29	767 66	881 48	1,000
37	89 49	83 71	170 60	260 80	354 48	451 80	552 94	658 11	767 51	881 38	1,000
38	89 60	83 67	170 51	260 67	354 32	451 61	552 75	657 91	767 34	881 28	1,000
39	89 72	83 63	170 42	260 55	354 16	451 42	552 53	657 70	767 15	881 15	1,000
40	89 86	83 58	170 33	260 41	353 98	451 21	552 30	657 47	766 95	881 02	1,000
41	90 01	83 54	170 24	260 28	353 80	450 99	552 05	657 21	766 72	880 86	1,000
42	90 18	83 49	170 15	260 13	353 60	450 75	551 78	656 93	766 46	880 69	1,000
43	90 38	83 45	170 05	259 98	353 39	450 48	551 47	656 60	766 16	880 50	1,000
44	90 60	83 39	169 94	259 80	353 15	450 18	551 12	656 23	765 83	880 28	1,000
45	90 85	83 34	169 82	259 61	352 88	449 83	550 71	655 80	765 44	880 02	1,000
46	91 14	83 27	169 68	259 38	352 55	449 41	550 23	655 31	765 00	879 73	1,000
47	91 47	83 21	169 53	259 11	352 17	448 93	549 68	654 74	764 50	879 41	1,000
48	91 84	83 12	169 32	258 78	351 71	448 37	549 05	654 10	763 93	879 08	1,000
49	92 26	83 01	169 07	258 39	351 18	447 72	548 32	653 36	763 28	878 62	1,000
50	92 73	82 87	168 78	257 94	350 58	446 99	547 51	652 53	762 55	878 15	1,000
51	93 26	82 71	168 45	257 43	349 90	446 16	546 59	651 60	761 74	877 62	1,000
52	93 84	82 54	168 09	256 86	349 14	445 24	545 56	650 57	760 83	877 08	1,000
53	94 50	82 35	167 67	256 22	348 28	444 20	544 41	649 41	759 82	876 37	1,000
54	95 23	82 12	167 20	255 50	347 33	443 06	543 14	648 13	758 69	875 65	1,000
55	96 04	81 87	166 68	254 70	346 27	441 79	541 73	646 70	757 44	874 83	1,000
56	96 95	81 59	166 10	253 33	345 11	440 37	540 16	645 11	756 04	873 93	1,000
57	97 95	81 29	165 48	252 86	343 82	438 81	538 43	643 35	754 50	872 92	1,000
58	99 07	80 96	164 78	251 79	342 39	437 09	536 51	641 42	752 79	871 81	1,000
59	100 31	80 59	164 01	250 60	340 82	435 19	534 40	639 28	750 89	870 56	1,000
60	101 69	80 19	163 17	249 31	339 10	433 11	532 07	636 90	748 78	869 18	1,000
61	103 22	79 74	162 24	247 90	337 22	430 82	529 50	634 28	746 45	867 65	1,000
62	104 39	79 27	161 25	246 37	335 16	428 31	528 63	631 39	743 86	865 95	1,000
63	106 82	78 75	160 17	244 69	332 90	425 54	523 56	628 18	741 00	864 05	1,000
64	108 32	78 20	158 98	242 35	330 42	422 48	520 10	624 68	737 81	861 95	1,000
65	111 25	77 57	157 66	240 30	327 65	419 09	516 25	620 33	734 27	859 69	1,000

Net Premiums and Reserve Values for \$1,000.

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue	Net Annual Premium.	RESERVE AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$28 34	\$21 55	\$43 87	\$66 99	\$90 95	\$115 78	\$141 52	\$168 19
21	28 75	21 93	44 65	68 19	92 58	117 86	144 05	171 20
22	29 18	22 33	45 46	69 43	94 27	120 00	146 66	174 80
23	29 63	22 74	46 30	70 71	96 00	122 20	149 36	177 49
24	30 09	23 17	47 17	72 03	97 79	124 48	152 13	180 78
25	30 57	23 61	48 06	73 39	99 63	126 82	154 97	184 16
26	31 06	24 05	48 97	74 78	101 52	129 21	157 91	187 64
27	31 57	24 52	49 91	76 22	103 46	131 69	160 93	191 22
28	32 09	25 00	50 83	77 69	105 47	134 23	164 03	194 90
29	32 64	25 49	51 88	79 21	107 53	136 84	167 21	198 68
30	33 20	25 99	52 91	80 78	109 64	139 53	170 49	202 56
31	33 79	26 51	53 97	82 38	111 81	142 29	173 85	206 54
32	34 39	27 05	55 04	84 03	114 04	145 12	177 29	210 61
33	35 02	27 59	56 15	85 72	116 33	148 02	180 82	214 78
34	35 67	28 15	57 30	87 46	118 68	150 98	184 48	219 05
35	36 34	28 74	58 47	89 24	121 08	154 03	188 12	223 42
36	37 04	29 32	59 67	91 05	123 53	157 13	191 90	227 89
37	37 76	29 94	60 89	92 91	126 03	160 31	195 76	232 45
38	38 51	30 55	62 14	94 81	128 60	163 55	199 71	237 11
39	39 30	31 19	63 42	96 76	131 23	166 88	203 74	241 86
40	40 11	31 83	64 74	98 75	133 92	170 27	207 85	246 69
41	40 96	32 50	66 09	100 81	136 67	173 73	212 02	251 59
42	41 85	33 19	67 48	102 89	139 47	177 24	216 25	256 54
43	42 77	33 89	68 88	105 01	142 30	180 79	220 52	261 51
44	43 74	34 60	70 31	107 15	145 16	184 36	224 73	266 47
45	44 76	35 33	71 75	109 32	148 04	187 93	229 04	271 42
46	45 82	36 05	73 21	111 48	150 90	191 48	233 27	276 32
47	46 94	36 79	74 67	113 64	153 73	194 99	237 45	281 18
48	48 12	37 52	76 10	115 76	156 53	198 45	241 57	285 96
49	49 36	38 23	77 50	117 84	159 27	201 85	245 62	290 65
50	50 66	38 93	78 89	119 89	161 98	205 19	249 59	295 24
51	52 03	39 63	80 26	121 92	164 63	208 47	253 47	299 72
52	53 48	40 32	81 61	123 90	167 24	211 66	257 25	304 09
53	55 01	41 00	82 93	125 85	169 77	214 77	260 93	308 32
54	56 63	41 66	84 23	127 74	172 24	217 79	264 47	312 38
55	58 35	42 31	85 49	129 58	174 64	220 71	267 88	316 27
56	60 17	42 94	86 72	131 38	176 95	223 50	271 13	319 96
57	62 11	43 57	87 93	133 12	179 17	226 18	274 22	323 46
58	64 18	44 19	89 10	134 79	181 30	228 71	277 14	326 74
59	66 40	44 78	90 23	136 38	183 31	231 10	279 87	329 76
60	68 77	45 35	91 30	137 90	185 21	233 33	283 36	332 99

Net Premiums and Reserve Values for \$1,000.

1113

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$195 88	\$224 48	\$254 17	\$284 96	\$316 68	\$349 97	\$384 29	\$419 88
21	199 88	228 49	258 71	290 04	322 63	356 21	391 13	427 86
22	202 98	232 61	263 88	295 28	328 84	362 62	398 17	435 04
23	206 95	236 87	268 19	300 66	334 82	369 22	405 41	442 95
24	210 47	241 25	273 14	306 20	340 48	376 01	412 86	451 07
25	214 41	245 74	278 28	311 90	346 80	382 99	420 51	459 28
26	218 45	250 87	283 46	317 75	353 80	390 15	428 87	468 09
27	222 60	255 18	288 84	323 77	359 97	397 51	436 43	476 90
28	226 88	260 02	294 86	329 94	366 82	405 06	444 71	485 88
29	231 27	265 08	300 02	336 27	373 84	412 80	453 19	495 10
30	235 78	270 17	305 82	342 76	381 04	420 78	461 89	504 59
31	240 98	275 45	311 77	349 41	388 42	428 87	470 80	514 80
32	245 11	280 84	317 86	356 22	395 97	437 18	479 91	524 28
33	249 94	286 87	324 09	363 19	403 69	445 68	489 21	534 87
34	254 00	292 02	330 48	370 81	411 58	454 85	498 70	544 70
35	259 96	297 81	336 99	377 58	419 62	463 19	508 37	555 22
36	265 14	303 70	343 68	384 98	427 80	472 18	518 18	565 89
37	270 42	309 72	350 89	392 51	436 12	481 80	528 18	576 71
38	275 81	315 84	357 27	400 15	444 54	490 53	538 20	587 67
39	281 28	322 06	364 24	407 88	453 06	499 85	548 37	598 74
40	286 84	328 96	371 28	415 68	461 64	509 25	558 63	609 92
41	292 47	334 72	378 88	423 58	470 28	518 71	568 96	621 15
42	298 18	341 10	385 50	431 41	478 94	528 20	579 34	632 51
43	303 81	347 49	392 62	439 80	487 62	537 71	589 74	643 89
44	309 48	353 87	399 78	447 16	496 27	547 21	600 15	655 80
45	315 12	360 22	406 81	454 99	504 89	556 68	610 54	666 72
46	320 72	366 51	413 82	462 75	513 44	566 09	620 90	678 13
47	326 25	372 78	420 74	470 42	521 91	575 42	631 19	689 51
48	331 69	378 85	427 56	477 98	530 26	584 65	641 39	700 88
49	337 02	384 86	434 25	486 39	538 47	593 78	651 47	712 08
50	342 24	390 72	440 79	492 65	546 51	602 66	661 42	723 24
51	347 84	396 43	447 16	499 72	554 86	611 40	671 21	734 27
52	352 29	401 98	453 88	506 58	561 99	619 92	680 79	745 16
53	357 06	407 82	459 28	513 19	569 87	628 19	690 15	755 89
54	361 84	412 43	464 97	519 54	576 45	636 17	699 26	766 42
55	366 01	417 81	470 40	525 87	583 22	643 84	708 07	776 78
56	370 16	421 92	475 51	531 26	589 62	651 14	716 56	786 82
57	374 06	426 25	480 28	536 58	595 62	658 06	724 71	796 47
58	377 68	430 21	484 67	541 48	601 19	664 54	732 48	806 28
59	380 98	433 88	488 64	545 91	606 27	670 56	739 89	815 70
60	383 96	437 02	492 14	549 88	610 82	676 10	746 92	824 88

1114 **Net Premiums and Reserve Values for \$1,000.**
FIFTEEN YEAR ENDOWMENT POLICY
AMERICAN EXPERIENCE 3 PER CENT.

Net Premiums and Reserve Values for \$1,000.

1115

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVES AT THE END OF					
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
20	\$581 91	\$602 74	\$676 28	\$752 66	\$831 98	\$914 38
21	581 83	602 66	676 21	752 59	831 92	914 35
22	581 75	602 58	676 18	752 51	831 86	914 31
23	581 68	602 49	676 04	752 43	831 80	914 27
24	581 57	602 40	676 95	752 35	831 73	914 23
25	581 48	602 30	676 85	752 26	831 66	914 19
26	581 38	602 19	676 75	752 17	831 58	914 14
27	581 28	602 08	676 64	752 06	831 50	914 09
28	581 16	601 97	676 52	751 96	831 41	914 03
29	581 05	601 84	676 39	751 83	831 31	913 97
30	580 92	601 70	676 25	751 70	831 20	913 91
31	580 78	601 56	676 10	751 56	831 08	913 83
32	580 68	601 39	674 94	751 40	830 95	913 75
33	580 47	601 22	674 76	751 24	830 81	913 67
34	580 30	601 04	674 57	751 06	830 66	913 57
35	580 13	600 85	674 37	750 86	830 49	913 46
36	529 94	600 64	674 15	750 65	830 30	913 34
37	529 75	600 42	673 92	750 41	830 10	913 20
38	529 54	600 18	673 66	750 15	829 37	913 05
39	529 33	599 93	673 38	749 86	829 61	912 88
40	529 10	599 65	673 06	749 53	829 32	912 69
41	528 84	599 33	672 70	749 16	828 99	912 48
42	528 54	598 96	672 28	748 74	828 61	912 23
43	528 19	598 53	671 81	748 26	828 19	911 97
44	527 77	598 04	671 26	747 71	827 71	911 65
45	527 29	597 47	670 63	747 08	827 16	911 30
46	526 72	596 80	669 91	746 37	826 54	910 91
47	526 07	596 04	669 09	745 56	825 85	910 46
48	525 30	595 17	668 16	744 64	825 06	909 95
49	524 43	594 19	667 11	743 61	824 17	909 39
50	523 46	593 08	665 94	742 46	823 18	908 76
51	522 37	591 85	664 63	741 18	822 08	908 05
52	521 16	590 48	663 17	739 75	820 85	907 27
53	519 82	588 97	661 56	738 17	819 49	906 39
54	518 38	587 29	659 78	736 42	817 97	905 42
55	516 71	585 46	657 82	734 48	816 29	904 34
56	514 93	583 43	655 66	732 34	814 43	903 13
57	512 99	581 22	653 29	729 98	812 37	901 80
58	510 86	578 79	650 66	727 37	810 09	900 32
59	508 53	576 10	647 76	724 48	807 56	898 68
60	505 95	573 14	644 54	721 26	804 74	896 85

20-PREMIUMS LIFE POLICY.
AMERICAN EXPERIENCE 3 PER CENT.
(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$23 13	\$16 15	\$32 86	\$50 16	\$68 07	\$86 62	105 84	125 73	146 33	167 67	189 76	212 64
21	23 48	16 46	33 49	51 12	69 88	88 29	107 87	128 14	149 13	170 87	193 38	216 00
22	23 83	16 78	34 14	52 12	70 74	90 01	109 96	130 63	152 02	174 17	197 11	220 86
23	24 20	17 11	34 82	53 15	72 13	91 78	112 13	133 19	154 99	177 57	200 95	225 15
24	24 59	17 45	35 52	54 22	73 57	93 61	114 35	135 82	158 05	181 07	204 89	229 55
25	24 98	17 81	36 24	55 31	75 08	95 49	116 64	138 54	161 21	184 68	208 95	234 00
26	25 39	18 17	36 97	56 44	76 58	97 42	119 00	141 33	164 44	188 36	213 12	238 75
27	25 82	18 55	37 74	57 60	78 15	99 42	121 43	144 20	167 77	192 16	217 40	243 53
28	26 26	18 94	38 52	58 79	79 77	101 47	123 92	147 15	171 19	196 06	221 80	248 43
29	26 71	19 33	39 33	60 02	81 43	103 57	126 48	150 19	174 70	200 07	226 31	253 46
30	27 19	19 74	40 17	61 30	83 14	105 74	129 13	153 31	178 32	204 18	230 94	258 61
31	27 68	20 17	41 03	62 60	84 90	107 98	131 83	156 51	182 02	208 40	235 67	263 88
32	28 19	20 61	41 91	63 96	86 71	110 26	134 62	159 79	185 81	212 71	240 52	269 28
33	28 72	21 05	42 81	65 32	88 57	112 62	137 47	163 15	189 69	217 13	245 49	274 81
34	29 27	21 51	43 75	66 74	90 49	115 03	140 40	166 60	193 68	221 66	250 58	280 46
35	29 85	22 00	44 72	68 20	92 46	117 52	143 40	170 14	197 77	226 31	255 73	286 24
36	30 45	22 48	45 71	69 69	94 47	120 05	146 48	173 76	201 55	231 05	261 10	292 11
37	31 08	22 99	46 72	71 23	96 53	122 66	149 64	177 49	206 23	235 90	266 51	298 09
38	31 74	23 50	47 77	72 81	98 66	125 34	152 88	181 29	210 60	240 83	272 01	304 15
39	32 42	24 04	48 84	74 44	100 85	128 10	156 20	185 19	215 06	245 86	277 60	310 28
40	33 14	24 58	49 95	76 11	103 10	130 92	159 60	189 16	219 60	250 96	283 23	316 44
41	33 90	25 16	51 10	77 85	105 42	133 82	163 08	193 20	224 21	256 10	288 90	322 63
42	34 69	25 75	52 29	79 62	107 78	136 77	166 61	197 30	228 85	261 27	294 58	328 82
43	35 53	26 36	53 50	81 44	110 20	139 78	170 19	201 42	233 50	266 48	300 26	335 00
44	36 42	26 97	54 74	83 29	112 65	142 81	173 77	205 55	238 15	271 59	305 91	341 13
45	37 35	27 62	56 00	85 17	115 13	145 86	177 37	209 67	242 78	276 72	311 52	347 21
46	38 34	28 26	57 23	87 07	117 61	148 90	180 95	213 77	247 33	281 80	317 06	353 20
47	39 39	28 92	58 58	88 97	120 09	151 93	184 51	217 85	251 94	286 83	322 53	359 11
48	40 51	29 58	59 87	90 86	122 55	154 94	188 05	221 87	256 44	291 78	327 91	364 90
49	41 69	30 23	61 15	92 73	124 99	157 93	191 55	225 86	260 88	296 64	333 19	370 57
50	42 95	30 89	62 42	94 61	127 43	160 90	195 02	229 80	265 26	301 44	338 37	376 11
51	44 30	31 54	63 71	96 49	129 87	163 87	198 47	233 70	269 59	306 15	343 43	381 50
52	45 73	32 21	65 01	98 37	132 31	166 82	201 90	237 57	273 85	310 77	348 37	386 74
53	47 26	32 88	66 31	100 27	134 75	169 76	205 30	241 39	278 04	315 28	353 18	391 81
54	48 90	33 56	67 61	102 16	137 18	172 69	208 67	245 15	282 14	319 69	357 85	396 71
55	50 66	34 24	68 93	104 06	139 62	175 61	212 02	248 86	286 17	323 99	362 37	401 39

Net Premiums and Reserve Values per \$1,000. 1117

20-PREMIUMS LIFE POLICY

AMERICAN EXPERIENCE 3 PER CENT

The Reserve is equivalent to the face of the Policy at age 90.

1118 PRELIMINARY TERM: LIFE POLICY PAID-UP IN 20 YEARS.

Net Premiums and Reserve Values per \$1,000.

20-Premiums (First Year Term and 19 Premiums) Life Policy. American Experience 3 Per Cent.

1st Yr. Term.		19 PREMIUMS LIFE.									
Age.	Net Premium 1 Year Term.	Age.	Net Premium 19 Premiums Life.	Reserves at end of							
				1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	\$7 57	21	\$24 30	\$17 31	\$35 23	\$53 79	\$73 00	\$92 91	\$113 52	\$134 86	\$156 97
21	7 62	22	24 67	17 66	35 93	54 84	74 43	94 71	115 71	137 46	159 99
22	7 67	23	25 05	17 99	36 61	55 89	75 86	96 53	117 93	140 10	163 63
23	7 73	24	25 44	18 34	37 34	56 99	77 35	98 42	120 24	142 83	166 23
24	7 77	25	25 85	18 71	38 08	58 13	78 89	100 37	122 62	145 65	169 28
25	7 82	26	26 27	19 09	38 84	59 30	80 47	102 38	125 07	148 55	172 86
26	7 88	27	26 71	19 48	39 64	60 50	82 10	104 45	127 59	151 53	176 32
27	7 95	28	27 17	19 88	40 45	61 74	83 77	106 57	130 17	154 59	179 87
28	8 02	29	27 64	20 29	41 28	63 01	85 50	108 75	132 82	157 74	183 51
29	8 11	30	28 12	20 71	42 15	64 33	87 26	111 00	135 56	160 97	187 26
30	8 17	31	28 63	21 16	43 04	65 67	89 09	113 31	138 37	164 29	191 10
31	8 26	32	29 15	21 61	43 95	67 05	90 96	115 68	141 25	167 68	195 02
32	8 35	33	29 70	22 06	44 88	68 48	92 88	118 11	144 19	171 16	199 04
33	8 46	34	30 27	22 54	45 85	69 95	94 86	120 61	147 23	174 73	203 17
34	8 57	35	30 86	23 04	46 85	71 46	96 89	123 17	150 33	178 39	207 40
35	8 68	36	31 47	23 54	47 87	73 00	98 96	125 78	153 50	182 13	211 72
36	8 81	37	32 11	24 06	48 91	74 58	101 09	128 47	156 76	185 97	216 14
37	8 97	38	32 78	24 59	49 98	76 20	103 27	131 23	160 10	189 89	220 66
38	9 12	39	33 48	25 14	51 09	77 88	105 53	134 07	163 52	193 91	225 26
39	9 30	40	34 21	25 70	52 22	79 59	107 84	136 97	167 02	197 99	229 93
40	9 50	41	34 98	26 29	53 40	81 37	110 20	139 94	170 58	202 15	234 67
41	9 71	42	35 79	26 88	54 61	83 18	112 63	142 96	174 20	206 36	239 44
42	9 95	43	36 64	27 51	55 84	85 04	115 09	146 03	177 86	210 59	244 22
43	10 21	44	37 53	28 13	57 10	86 92	117 50	149 18	181 53	214 81	248 99
44	10 51	45	38 47	28 79	58 39	88 83	120 12	152 24	185 20	219 03	253 74
45	10 83	46	39 47	29 43	59 69	90 76	122 64	155 33	188 85	223 21	258 45
46	11 22	47	40 53	30 10	61 00	92 68	125 14	158 40	192 47	227 36	263 11
47	11 65	48	41 65	30 77	62 30	94 58	127 63	161 45	196 06	231 47	267 71
48	12 14	49	42 83	31 42	63 58	96 46	130 09	164 46	199 59	235 50	272 21
49	12 72	50	44 09	32 08	64 86	98 34	132 54	167 45	203 09	239 48	276 64
50	13 38	51	45 43	32 73	66 14	100 23	134 98	170 42	206 56	243 41	281 02
51	14 11	52	46 86	33 39	67 43	102 10	137 41	173 36	209 97	247 27	285 28
52	14 94	53	48 38	34 06	68 71	103 97	139 82	176 27	213 35	251 07	289 47
53	15 85	54	50 01	34 72	70 00	105 82	142 20	179 15	216 67	254 79	293 54
54	16 89	55	51 75	35 39	71 28	107 68	144 59	182 01	219 94	258 43	297 50
55	18 03	56	53 61	36 05	72 57	109 54	146 96	184 83	223 16	261 98	301 35
56	19 30	57	55 61	36 73	73 87	111 40	149 32	187 61	226 81	265 45	305 07
57	30 70	58	57 76	37 42	75 17	113 25	151 64	190 35	229 39	268 81	308 62
58	22 26	59	60 07	38 10	76 47	115 08	153 93	193 04	232 40	272 03	312 00
59	24 00	60	62 57	38 78	77 76	116 90	156 20	195 67	235 30	275 12	315 18
60	25 92	61	65 25	39 47	79 04	118 71	158 45	198 23	238 09	278 04	318 13

*The reserve at end of one year on a one year term policy is nothing.

Net Premiums and Reserve Values per \$1,000.

20-Premiums (First Term Year and 19 Premiums) Life Policy. American
Experience 3 Per Cent.

19 PREMIUMS LIFE.

Reserves at end of

Age.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	Paid up for life	Attained age of Insured.
21	\$179 86	\$203 57	\$228 14	\$253 59	\$279 94	\$307 25	\$335 56	\$364 88	\$395 27	\$426 77	\$459 42	40	40
22	183 31	207 47	232 50	258 42	285 27	313 09	341 91	371 77	402 71	434 78	468 00	41	41
23	186 82	211 43	236 93	263 33	290 68	319 02	348 37	378 78	410 29	442 94	476 80	42	42
24	190 45	215 53	241 51	268 41	296 28	325 14	355 03	386 00	418 09	451 35	485 83	43	43
25	194 18	219 75	246 22	273 63	302 03	331 42	361 87	393 42	426 10	459 97	495 10	44	44
26	198 02	224 09	251 05	278 98	307 90	337 85	368 87	401 00	434 29	468 80	504 59	45	45
27	201 98	228 54	256 04	284 51	313 98	344 49	376 09	408 83	442 75	477 89	514 30	46	46
28	206 03	233 11	261 13	290 14	320 16	351 26	383 45	416 80	451 35	487 14	524 23	47	47
29	210 19	237 79	266 35	295 91	326 51	358 19	391 00	424 97	460 15	496 60	534 37	48	48
30	214 45	242 59	271 70	301 83	333 01	365 29	398 71	433 31	469 14	506 25	544 70	49	49
31	218 83	247 51	277 19	307 89	339 67	372 56	406 60	441 83	478 31	516 09	555 22	50	50
32	223 30	252 54	282 79	314 09	346 46	379 96	414 62	450 50	487 63	526 08	565 89	51	51
33	227 87	257 69	288 52	320 41	353 40	387 51	422 79	459 30	497 08	536 19	576 71	52	52
34	232 57	262 97	294 39	326 89	360 47	395 20	431 11	468 25	506 67	546 45	587 67	53	53
35	237 38	268 36	300 38	333 47	367 67	403 01	439 54	477 30	516 37	556 82	598 74	54	54
36	242 28	273 86	306 47	340 16	374 96	410 91	448 04	486 43	526 14	567 27	609 92	55	55
37	247 30	279 46	312 67	346 96	382 35	418 88	456 62	495 63	536 00	577 81	621 18	56	56
38	252 40	285 15	318 95	353 82	389 79	426 91	465 26	504 80	545 91	588 40	632 51	57	57
39	257 59	290 94	325 31	360 74	397 29	435 00	473 94	514 20	555 86	599 05	643 89	58	58
40	262 85	296 76	331 69	367 68	404 80	443 08	482 62	523 48	565 80	609 68	655 30	59	59
41	268 15	302 61	338 09	374 64	412 31	451 17	491 28	522 76	575 72	620 31	666 72	60	60
42	273 47	308 48	344 51	381 61	419 83	459 24	499 93	542 02	585 64	630 95	678 13	61	61
43	278 80	314 34	350 91	388 53	427 29	467 25	508 51	551 21	595 48	641 51	689 51	62	62
44	284 10	320 17	357 25	395 40	434 67	475 17	517 00	560 30	605 22	651 98	700 83	63	63
45	289 37	325 95	363 54	402 18	441 97	483 00	525 38	569 27	614 85	662 36	712 08	64	64
46	294 59	331 67	369 74	408 88	449 16	490 70	533 63	578 11	624 35	672 62	723 24	65	65
47	299 74	337 29	375 83	415 44	456 20	498 24	541 69	586 75	633 66	682 70	734 27	66	66
48	304 81	342 82	381 82	421 88	463 10	505 61	549 58	595 22	642 80	692 65	745 16	67	67
49	309 76	348 23	387 65	428 14	469 78	512 75	557 22	603 42	651 66	702 32	755 89	68	68
50	314 64	353 52	393 35	434 22	476 28	519 68	564 83	611 38	660 30	711 79	766 42	69	69
51	319 42	358 68	398 88	440 12	483 56	526 37	571 77	619 08	668 66	721 00	776 73	70	70
52	324 07	363 68	404 21	445 79	488 57	532 74	578 57	626 39	676 63	729 86	786 82	71	71
53	328 60	368 53	409 37	451 25	494 33	538 84	585 06	633 38	684 30	738 44	796 67	72	72
54	332 98	373 20	414 31	456 43	499 77	544 57	591 16	639 96	691 54	746 65	806 28	73	73
55	337 22	377 69	419 01	461 33	504 88	549 92	596 83	646 10	698 37	754 52	815 70	74	74
56	341 32	381 98	423 46	465 94	509 64	554 88	602 08	651 80	704 80	762 09	824 93	75	75
57	345 22	386 03	427 62	470 17	513 97	559 35	606 80	657 00	710 80	769 32	834 01	76	76
58	348 92	389 81	431 43	474 00	517 83	563 30	611 02	661 72	716 38	776 24	842 97	77	77
59	352 38	393 28	434 87	477 40	521 19	566 76	614 75	666 00	721 58	782 89	851 80	78	78
60	355 57	396 42	437 90	480 32	524 08	569 74	618 03	669 86	726 41	789 23	860 49	79	79
61	358 47	399 19	440 51	482 80	526 53	572 31	620 91	673 33	730 84	795 24	869 06	80	80

Modified Preliminary Term: Life Policy Paid-up in 20 Years.
Reserve Values American Experience
3 per cent per each \$1,000.

Age at Issue.	RESERVES AT THE END OF									
	1 Year	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
21	\$9 29	\$26 59	\$44 51	\$63 05	\$82 25	\$102 13	\$122 73	\$144 04	\$166 13	\$188 99
22	9 33	26 97	45 24	64 15	83 73	104 00	125 00	146 73	169 24	192 54
23	9 37	27 37	46 00	65 28	85 25	105 93	127 33	149 48	172 44	196 20
24	9 40	27 77	46 78	66 45	86 82	107 91	130 73	152 33	175 33	199 96
25	9 43	28 17	47 57	67 65	88 42	109 93	132 20	155 25	179 10	203 26
26	9 46	28 59	48 39	68 87	90 07	112 02	134 74	158 25	182 58	207 77
27	9 48	29 01	49 21	70 12	91 77	114 16	137 34	161 33	186 15	211 85
28	9 49	29 43	50 06	71 41	93 50	116 36	140 00	164 48	189 81	216 01
29	9 50	29 86	50 93	72 73	95 28	118 60	142 75	167 72	193 55	220 28
30	9 50	30 31	51 82	74 08	97 10	120 92	145 56	171 05	197 39	224 66
31	9 50	30 76	52 73	75 46	98 97	123 29	148 44	174 44	201 33	229 12
32	9 49	31 19	53 65	76 87	100 88	125 71	151 37	177 90	205 33	233 69
33	9 47	31 65	54 61	78 32	102 84	128 19	154 38	181 46	209 45	238 38
34	9 44	32 12	55 57	79 81	104 85	130 73	157 47	185 10	213 65	243 17
35	9 40	32 59	56 55	81 31	106 89	133 31	160 61	188 82	217 95	248 06
36	9 35	33 07	57 56	82 85	108 97	135 96	163 83	192 62	222 33	253 63
37	9 29	33 53	58 56	84 41	111 11	138 67	167 12	196 49	226 82	258 10
38	9 22	34 01	59 60	86 03	113 29	141 44	170 48	200 45	231 36	263 24
39	9 13	34 49	60 66	87 66	115 53	144 27	173 92	204 48	235 99	268 46
40	9 03	34 98	61 75	89 35	117 82	147 16	177 40	208 56	240 65	273 69
41	8 92	35 47	62 85	91 07	120 15	150 09	180 94	212 69	245 35	278 96
42	8 79	35 97	63 96	92 81	122 50	153 06	184 50	216 82	250 04	284 18
43	8 65	36 46	65 09	94 56	124 87	156 04	188 06	220 04	254 71	289 40
44	8 50	36 96	66 23	96 33	127 26	159 02	191 61	225 05	259 36	294 58
45	8 32	37 44	67 37	98 11	129 63	161 96	195 12	229 10	263 96	299 69
46	8 13	37 92	68 50	99 86	131 98	164 89	198 60	233 13	268 49	304 72
47	7 92	38 39	69 60	101 58	134 29	167 77	202 02	237 08	272 94	309 66
48	7 70	38 83	70 68	103 25	136 55	170 60	205 39	240 95	277 31	314 49
49	7 46	39 25	71 73	104 91	138 80	173 39	208 70	244 75	281 57	319 21
50	7 19	39 65	72 77	106 56	141 02	176 15	211 97	248 49	285 77	323 82
51	6 91	40 03	73 80	108 18	143 20	178 86	215 17	252 16	289 86	328 31
52	6 62	40 41	74 81	109 79	145 36	181 54	218 32	255 75	293 84	332 66
53	6 30	40 77	75 80	111 37	147 49	184 17	221 41	259 24	297 70	336 86
54	5 97	41 12	76 77	112 93	149 59	186 76	224 44	262 65	301 45	340 90
55	5 63	41 45	77 75	114 49	151 67	189 30	227 39	265 96	305 06	344 78

Modified Preliminary Term: Life Policy Paid-up in 20 Years.
Reserve Values American Experience
3 per cent per each \$1,000.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	212 67	237 20	262 60	\$288 92	\$316 19	\$344 43	\$373 69	\$404 00	\$435 43	\$468 00
22	216 69	241 67	267 56	294 38	322 16	350 93	380 74	411 63	443 63	476 80
23	220 80	246 27	272 66	299 98	328 29	357 60	387 97	419 42	452 02	485 83
24	225 04	251 01	277 90	305 75	334 59	364 46	395 39	427 44	460 66	495 10
25	229 38	255 85	282 27	311 65	341 04	371 47	402 99	435 65	469 50	504 58
26	233 85	260 84	288 79	317 71	347 66	378 68	410 80	444 08	478 56	514 30
27	238 43	265 95	294 43	323 92	354 44	386 05	418 79	452 70	487 83	524 23
28	243 12	271 18	300 22	330 27	361 39	393 60	426 95	461 51	497 29	534 37
29	247 94	276 54	306 14	336 77	368 49	401 32	435 30	470 49	506 94	544 70
30	252 85	282 02	312 20	343 43	375 74	409 20	443 81	479 66	516 77	555 22
31	257 88	287 63	318 41	350 23	383 16	417 24	452 49	488 99	526 76	565 89
32	263 02	293 36	324 72	357 15	390 70	425 40	461 30	498 43	536 88	576 71
33	268 29	299 22	331 18	364 22	398 39	433 72	470 25	508 03	547 14	587 67
34	273 67	305 19	337 75	371 41	406 18	442 13	479 28	517 72	557 50	598 74
35	279 15	311 26	344 43	378 69	414 08	450 63	488 41	527 50	567 97	609 92
36	284 72	317 43	351 20	386 06	422 03	459 20	497 60	537 35	578 50	621 18
37	290 38	323 69	358 05	393 49	430 05	467 82	506 87	547 25	589 09	632 51
38	296 12	330 60	364 92	400 95	438 12	476 48	516 14	557 18	599 71	643 89
39	301 89	336 35	371 84	408 43	446 18	485 15	525 42	567 12	610 37	655 30
40	307 69	342 70	378 75	415 91	454 22	493 78	534 69	577 03	620 99	666 72
41	313 50	349 06	385 66	423 38	462 26	502 41	543 92	586 94	631 60	678 18
42	319 28	355 38	392 53	430 78	470 22	510 94	553 07	596 75	642 16	689 49
43	325 04	361 67	399 33	438 12	478 11	519 41	562 15	606 49	652 63	700 88
44	330 73	367 87	406 06	445 36	485 90	527 76	571 10	616 11	663 00	712 08
45	336 35	373 99	412 67	452 50	492 54	535 96	579 90	625 58	673 26	723 24
46	341 87	379 99	419 16	459 47	501 02	543 99	588 53	634 88	683 34	734 27
47	347 29	385 87	425 61	466 28	508 33	551 81	596 94	643 98	693 25	745 16
48	352 57	391 60	431 67	472 90	515 41	559 41	605 13	652 84	702 94	755 89
49	357 72	397 16	437 64	479 28	522 25	566 75	613 03	661 43	712 37	766 41
50	362 73	402 56	443 42	485 46	528 85	573 82	620 66	669 75	721 55	776 73
51	367 58	407 77	448 98	491 38	535 16	580 58	627 95	677 72	730 44	786 82
52	372 26	412 78	454 31	497 03	541 16	586 99	634 88	685 34	738 99	796 67
53	376 77	417 56	459 36	502 35	546 79	593 01	641 40	692 55	747 19	806 27
54	381 08	422 10	464 12	507 34	552 06	598 61	647 49	699 35	755 04	815 70
55	385 16	426 37	468 56	511 95	556 88	603 74	653 10	705 72	762 57	824 93

Net Premiums and Reserve Values per \$1,000.

TWENTY YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVE AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$40.77	\$34.46	\$70.18	\$107.22	\$145.63	\$185.47	\$226.79	\$269.65	\$314.11	\$360.24	\$408.10
21	40.81	34.45	70.17	107.20	145.61	185.44	226.76	269.61	314.06	360.19	408.08
22	40.86	34.45	70.16	107.19	145.60	185.42	226.73	269.57	314.02	360.12	407.97
23	40.90	34.44	70.16	107.19	145.59	185.41	226.71	269.54	313.98	360.08	407.91
24	40.95	34.45	70.16	107.19	145.58	185.40	226.69	269.51	313.94	360.03	407.85
25	41.01	34.45	70.16	107.19	145.58	185.39	226.67	269.49	313.91	359.98	407.79
26	41.07	34.45	70.16	107.19	145.57	185.38	226.65	269.47	313.87	359.93	407.73
27	41.13	34.45	70.17	107.19	145.57	185.38	226.65	269.45	313.84	359.99	407.67
28	41.21	34.46	70.18	107.20	145.59	185.38	226.64	269.43	313.82	359.95	407.62
29	41.28	34.46	70.19	107.21	145.60	185.39	226.64	269.43	313.80	359.82	407.56
30	41.37	34.47	70.21	107.24	145.62	185.41	226.66	269.43	313.79	359.79	407.51
31	41.47	34.49	70.23	107.27	145.65	185.44	226.68	269.45	313.78	359.77	407.47
32	41.57	34.51	70.26	107.30	145.69	185.48	226.72	269.47	313.79	359.75	407.44
33	41.69	34.52	70.29	107.35	145.75	185.54	226.77	269.51	313.81	359.76	407.41
34	41.82	34.55	70.34	107.41	145.83	185.61	226.84	269.57	313.86	359.79	407.42
35	41.97	34.59	70.40	107.50	145.91	185.71	226.93	269.66	313.94	359.85	407.45
36	42.13	34.62	70.47	107.58	146.02	185.82	227.05	269.77	314.04	359.93	407.51
37	42.31	34.67	70.55	107.70	146.15	185.97	227.21	269.93	314.19	360.05	407.59
38	42.52	34.72	70.65	107.82	146.31	186.15	227.41	270.13	314.37	360.20	407.70
39	42.75	34.78	70.76	107.99	146.52	186.39	227.66	270.38	314.60	360.40	407.84
40	43.01	34.85	70.90	108.19	146.77	186.67	227.95	270.67	314.87	360.62	407.98
41	43.31	34.95	71.08	108.44	147.06	187.01	228.30	271.01	315.18	360.86	408.14
42	43.64	35.05	71.28	108.72	147.41	187.38	228.69	271.38	315.50	361.11	408.28
43	44.01	35.18	71.51	109.04	147.79	187.80	229.12	271.78	315.89	361.35	408.41
44	44.43	35.31	71.77	109.38	148.20	188.25	229.56	272.18	316.16	361.58	408.53
45	44.90	35.48	72.05	109.78	148.66	188.73	230.02	272.59	316.50	361.81	408.62
46	45.42	35.64	72.36	110.19	149.13	189.21	230.49	273.00	316.82	362.00	408.68
47	46.01	35.82	72.69	110.61	149.61	189.71	230.96	273.41	317.13	362.20	408.70
48	46.68	36.02	73.02	111.04	150.09	190.21	231.44	273.82	317.44	362.36	408.69
49	47.42	36.21	73.36	111.48	150.59	190.73	231.92	274.24	317.74	362.51	408.66
50	48.24	36.41	73.71	111.94	151.12	191.27	232.44	274.68	318.05	362.66	408.61
51	49.15	36.62	74.10	112.45	151.69	191.87	233.00	275.15	318.40	362.83	408.55
52	50.17	36.85	74.52	113.00	152.32	192.50	233.60	275.67	318.77	363.01	408.49
53	51.30	37.11	74.96	113.59	152.99	193.20	234.27	276.24	319.19	363.21	408.43
54	52.55	37.38	75.45	114.22	153.71	193.96	234.99	276.86	319.64	363.43	408.37
55	53.93	37.68	75.98	114.92	154.52	194.80	235.79	277.54	320.14	363.69	408.30

Net Premiums and Reserve Values per \$1,000.

1123

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVE AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$457.76	\$509.31	\$562.82	\$618.37	\$676.06	\$735.97	\$798.21	\$862.88	\$930.10	\$1,000.00
21	457.69	509.24	562.73	618.28	675.97	735.88	798.13	862.82	930.06	1,000.00
22	457.62	509.15	562.64	618.19	675.87	735.78	798.04	862.74	930.02	1,000.00
23	457.55	509.07	562.56	618.09	675.77	735.68	797.95	862.67	929.97	1,000.00
24	457.48	508.99	562.46	617.99	675.66	735.58	797.84	862.58	929.92	1,000.00
25	457.41	508.90	562.37	617.88	675.54	735.46	797.73	862.49	929.87	1,000.00
26	457.33	508.81	562.26	617.76	675.42	735.33	797.61	862.40	929.81	1,000.00
27	457.26	508.72	562.15	617.64	675.29	735.20	797.49	862.29	929.74	1,000.00
28	457.18	508.63	562.04	617.51	675.15	735.06	797.35	862.18	929.67	1,000.00
29	457.11	508.53	561.92	617.38	675.00	734.91	797.21	862.05	929.59	1,000.00
30	457.03	508.43	561.80	617.24	674.85	734.75	797.05	861.92	929.51	1,000.00
31	456.97	508.34	561.69	617.11	674.70	734.52	796.89	861.77	929.41	1,000.00
32	456.91	508.26	561.58	616.97	674.53	734.40	796.71	861.61	929.30	1,000.00
33	456.86	508.18	561.47	616.83	674.36	734.21	796.50	861.43	929.19	1,000.00
34	456.84	508.13	561.38	616.69	674.19	734.01	796.29	861.23	929.05	1,000.00
35	456.84	508.08	561.28	616.55	674.00	733.77	796.05	861.01	928.91	1,000.00
36	456.85	508.04	561.19	616.39	673.78	733.52	795.77	860.77	928.74	1,000.00
37	456.88	508.02	561.09	616.22	673.54	733.23	795.47	860.49	928.56	1,000.00
38	456.93	507.99	560.98	616.02	673.27	732.90	795.12	860.18	928.35	1,000.00
39	456.99	507.96	560.85	615.79	672.96	732.53	794.73	859.82	928.12	1,000.00
40	457.05	507.91	560.69	615.53	672.61	732.12	794.29	859.43	927.86	1,000.00
41	457.09	507.84	560.50	615.23	672.21	731.64	793.80	858.98	927.57	1,000.00
42	457.12	507.74	560.27	614.87	671.74	731.10	793.23	858.48	927.24	1,000.00
43	457.13	507.61	559.99	614.45	671.20	730.48	792.60	857.91	926.86	1,000.00
44	457.10	507.42	559.65	613.96	670.58	729.78	791.88	857.27	926.45	1,000.00
45	457.04	507.19	559.24	613.40	669.88	728.99	791.06	856.55	925.98	1,000.00
46	456.92	506.90	558.77	612.74	669.08	728.09	790.15	855.74	925.45	1,000.00
47	456.77	506.55	558.22	612.00	668.17	727.07	789.12	854.84	924.86	1,000.00
48	456.56	506.13	557.58	611.15	667.15	725.93	787.97	853.82	924.20	1,000.00
49	456.31	505.64	556.85	610.20	666.01	724.67	786.69	852.69	923.46	1,000.00
50	456.03	505.10	556.05	609.15	664.75	723.27	785.27	851.43	922.64	1,000.00
51	455.71	504.51	555.17	608.00	663.36	721.72	783.70	850.04	921.72	1,000.00
52	455.37	503.87	554.22	606.74	661.83	720.02	781.96	848.49	920.70	1,000.00
53	455.02	503.18	553.18	605.36	660.17	718.15	780.04	846.78	919.58	1,000.00
54	454.64	502.43	552.05	603.88	658.33	716.08	777.92	844.88	918.33	1,000.00
55	454.23	501.62	550.81	602.19	656.29	713.78	775.56	842.78	916.95	1,000.00

1124 NET PREMIUMS AND RESERVE VALUES PER \$1,000.

Twenty Years (First Year Term and 19 Years) Endowment Policy
American Experience 3 Per Cent.

*1st Yr. Term		19 YEAR ENDOWMENT.									
Age.	Net Premium 1 Year Term	Age.	Net Premium 19 Year Endow- ment.	RESERVES AT END OF							
				1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	\$ 7 57	21	\$43 26	\$37 00	\$75 36	115 14	156 40	199 20	243 59	289 64	337 37
21	7 62	22	43 31	36 99	75 35	115 13	156 38	199 17	243 55	289 59	337 37
22	7 67	23	43 35	36 99	75 34	115 12	156 36	199 14	243 51	289 54	337 37
23	7 73	24	43 40	36 99	75 33	115 11	156 34	199 12	243 48	289 50	337 37
24	7 77	25	43 45	36 99	75 33	115 10	156 33	199 10	243 45	289 46	337 37
25	7 82	26	43 51	36 99	75 33	115 09	156 32	199 08	243 42	289 42	337 37
26	7 88	27	43 57	36 99	75 33	115 09	156 31	199 06	243 40	289 38	337 37
27	7 95	28	43 64	36 99	75 33	115 09	156 31	199 05	243 38	289 35	337 37
28	8 02	29	43 72	36 99	75 33	115 09	156 31	199 04	243 36	289 32	337 37
29	8 11	30	43 80	37 00	75 34	115 10	156 31	199 04	243 35	289 30	337 37
30	8 17	31	43 89	37 01	75 35	115 11	156 32	199 05	243 35	289 28	337 37
31	8 26	32	43 99	37 02	75 37	115 13	156 34	199 06	243 35	289 27	337 37
32	8 35	33	44 10	37 03	75 40	115 16	156 37	199 08	243 36	289 27	337 37
33	8 46	34	44 22	37 05	75 43	115 20	156 41	199 11	243 38	289 28	337 37
34	8 57	35	44 36	37 07	75 47	115 25	156 46	199 16	243 42	289 31	337 37
35	8 68	36	44 51	37 10	75 52	115 31	156 53	199 23	243 48	289 36	337 37
36	8 81	37	44 69	37 14	75 58	115 39	156 62	199 33	243 57	289 44	337 37
37	8 97	38	44 88	37 18	75 65	115 49	156 73	199 46	243 70	289 56	337 37
38	9 12	39	45 10	37 23	75 74	115 61	156 88	199 62	243 87	289 72	337 37
39	9 30	40	45 34	37 29	75 85	115 76	157 07	199 82	244 08	289 91	337 37
40	9 50	41	45 62	37 36	75 98	115 94	157 30	200 08	244 33	290 13	337 37
41	9 71	42	45 93	37 45	76 14	116 16	157 57	200 36	244 61	290 37	337 37
42	9 95	43	46 28	37 55	76 33	116 42	157 87	200 67	244 91	290 62	337 37
43	10 21	44	46 68	37 66	76 54	116 69	158 19	201 01	245 22	290 88	337 37
44	10 51	45	47 12	37 78	76 77	116 98	158 53	201 36	245 53	291 13	337 37
45	10 83	46	47 62	37 92	77 02	117 29	158 88	201 71	245 83	291 36	337 37
46	11 22	47	48 18	38 07	77 29	117 62	159 24	202 06	246 13	291 57	337 37
47	11 65	48	48 81	38 23	77 56	117 96	159 60	202 40	246 42	291 76	337 37
48	12 14	49	49 51	38 39	77 83	118 30	159 96	202 73	246 70	291 94	337 37
49	12 72	50	50 29	38 55	78 11	118 66	160 34	203 07	246 99	292 11	337 37
50	13 38	51	51 16	38 72	78 41	119 03	160 74	203 44	247 29	292 29	337 37
51	14 11	52	52 13	38 90	78 73	119 44	161 17	203 85	247 61	292 49	337 37
52	14 94	53	53 20	39 10	79 08	119 87	161 63	204 28	247 96	292 71	337 37
53	15 85	54	54 40	39 31	79 45	120 34	162 12	204 76	248 34	292 95	337 37
54	16 89	55	55 72	39 54	79 85	120 86	162 66	205 29	248 77	293 22	337 37
55	18 03	56	57 18	39 80	80 29	121 43	163 26	205 87	249 25	293 53	337 37
56	19 30	57	58 80	40 08	80 77	122 05	163 92	206 50	249 78	293 87	337 37
57	20 70	58	60 58	40 38	81 29	122 71	164 64	207 18	250 35	294 24	337 37
58	22 26	59	62 55	40 71	81 85	123 42	165 41	207 92	250 96	294 62	337 37
59	24 00	60	64 71	41 06	82 45	124 18	166 24	208 71	251 59	294 99	337 37
60	25 92	61	67 10	41 43	83 09	124 99	167 13	209 54	252 24	295 85	337 37

*The reserve at end of one year on a one year term policy is nothing.

NET PREMIUMS AND RESERVE VALUES
PER \$1,000.

1125

Twenty Years (First Year Term and 19 Years) Endowment Policy.
American Experience 3 per cent.

19 YEAR ENDOWMENT.

RESERVES AT END OF													Age at Issue.
9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	Attained Age of Insured.		
21 386 97	438 41	491 80	547 21	604 75	664 49	726 54	791 00	857 98	927 60	1,000	40		
22 386 90	438 34	491 73	547 13	604 66	664 40	726 45	790 92	857 92	927 56	1,000	41		
23 386 84	438 27	491 65	547 04	604 57	664 30	726 36	790 83	857 85	927 52	1,000	42		
24 386 78	438 20	491 57	546 95	604 47	664 20	726 26	790 73	857 77	927 48	1,000	43		
25 386 72	438 13	491 48	546 85	604 36	664 09	726 15	790 62	857 68	927 43	1,000	44		
26 386 66	438 05	491 39	546 75	604 25	663 97	726 03	790 51	857 58	927 38	1,000	45		
27 386 60	437 97	491 29	546 64	604 13	663 84	725 90	790 39	857 48	927 32	1,000	46		
28 386 54	437 89	491 19	546 53	604 00	663 70	725 76	790 26	857 37	927 35	1,000	47		
29 386 48	437 81	491 08	546 41	603 87	663 56	725 61	790 13	857 26	927 18	1,000	48		
30 386 42	437 73	490 98	546 29	603 73	663 41	725 45	789 99	857 14	927 10	1,000	49		
31 386 36	437 65	490 88	546 16	603 59	663 25	725 28	789 83	857 00	927 01	1,000	50		
32 386 30	437 57	490 78	546 03	603 44	663 08	725 10	789 65	856 85	926 91	1,000	51		
33 386 26	437 50	490 69	545 91	603 29	662 91	724 91	789 46	856 68	926 79	1,000	52		
34 386 23	437 45	490 60	545 79	603 14	662 73	724 71	789 25	856 49	926 66	1,000	53		
35 386 21	437 42	490 52	545 67	602 98	662 54	724 49	789 01	856 28	926 52	1,000	54		
36 386 21	437 40	490 45	545 56	602 82	662 33	724 25	788 74	856 05	926 37	1,000	55		
37 386 24	437 40	490 39	545 46	602 65	662 09	723 98	788 44	855 79	926 20	1,000	56		
38 386 30	437 40	490 34	545 34	602 46	661 82	723 67	788 11	855 49	926 00	1,000	57		
39 386 39	437 41	490 30	545 19	602 22	661 52	723 32	787 74	855 15	925 78	1,000	58		
40 386 49	437 43	490 24	545 02	601 95	661 18	722 92	787 33	854 77	925 54	1,000	59		
41 386 60	437 44	490 15	544 82	601 65	660 79	722 47	786 87	854 35	925 27	1,000	60		
42 386 70	437 44	490 03	544 58	601 30	660 34	721 95	786 34	853 88	924 96	1,000	61		
43 386 78	437 41	489 87	544 29	600 88	659 82	721 35	785 74	853 34	924 61	1,000	62		
44 386 84	437 35	489 66	543 94	600 40	659 22	720 67	785 06	852 73	924 21	1,000	63		
45 386 87	437 25	489 40	543 53	599 84	658 53	719 90	784 28	852 04	923 76	1,000	64		
46 386 86	437 08	489 08	543 04	599 19	657 74	719 01	783 40	851 26	923 26	1,000	65		
47 386 82	436 85	488 69	542 47	598 45	656 86	718 01	782 42	850 39	922 70	1,000	66		
48 386 74	436 58	488 23	541 81	597 60	655 86	716 90	781 32	849 42	922 08	1,000	67		
49 386 62	436 26	487 70	541 06	596 64	654 73	715 67	780 08	848 34	921 38	1,000	68		
50 386 46	435 89	487 10	540 22	595 57	653 47	714 31	778 70	847 14	920 40	1,000	69		
51 386 28	435 48	486 44	539 29	594 40	652 09	712 81	777 18	845 81	919 74	1,000	70		
52 386 08	435 03	485 71	538 27	593 12	650 58	711 15	775 50	844 33	918 77	1,000	71		
53 385 86	434 54	484 92	537 16	591 71	648 92	709 31	773 65	842 69	917 70	1,000	72		
54 385 68	434 01	484 06	535 94	590 17	647 10	707 27	771 60	840 87	916 51	1,000	73		
55 385 40	433 44	483 14	534 68	588 49	645 10	705 03	769 34	838 87	915 19	1,000	74		
56 385 18	432 83	482 13	533 25	586 64	642 88	702 56	766 82	836 66	913 72	1,000	75		
57 384 92	432 17	481 01	531 65	584 57	640 39	699 80	764 01	834 19	912 03	1,000	76		
58 384 62	431 43	479 75	529 85	582 25	637 60	696 72	760 90	831 46	910 29	1,000	77		
59 384 24	430 58	478 22	527 82	579 65	634 50	693 34	757 51	828 46	908 34	1,000	78		
60 383 78	429 57	476 68	525 53	576 74	631 12	689 68	753 83	825 19	906 18	1,000	79		
61 383 21	428 88	474 81	522 97	573 59	627 49	685 76	749 85	821 65	903 78	1,000	80		

1126 NET PREMIUMS AND RESERVE VALUES PER \$1,000.

FIVE YEAR TERM POLICY.

Age at Issue.	AMERICAN 3 PER CENT.					Age at Issue.	AMERICAN 3½ PER CENT.				
	Net Annual Premiums.	Reserve at the end of					Net Annual Premiums.	Reserve at the end of			
		1 Year.	2 Years.	3 Years.	4 Years.			1 Year.	2 Years.	3 Years.	4 Years.
20	\$7 67	\$0 10	\$0 15	\$0 15	\$0 10	20	\$7 64	\$0 10	\$0 15	\$0 15	\$0 11
21	7 72	10	15	15	10	21	7 69	10	15	16	11
22	7 78	10	16	17	12	22	7 74	10	15	17	12
23	7 83	11	17	18	13	23	7 79	11	17	18	12
24	7 89	12	19	19	13	24	7 85	11	18	19	13
25	7 96	13	20	21	14	25	7 92	13	20	21	14
26	8 03	14	21	22	15	26	7 99	13	21	23	16
27	8 10	15	23	24	16	27	8 06	15	23	24	16
28	8 18	16	25	25	18	28	8 14	16	25	25	18
29	8 27	17	26	28	20	29	8 23	17	27	27	19
30	8 36	19	29	31	21	30	8 32	18	29	30	21
31	8 46	21	32	33	22	31	8 42	20	32	33	22
32	8 57	22	34	36	25	32	8 53	22	34	35	25
33	8 69	24	37	39	27	33	8 65	23	36	39	27
34	8 83	26	42	44	31	34	8 78	26	42	43	31
35	8 97	30	46	49	33	35	8 93	29	46	49	34
36	9 13	32	51	53	38	36	9 09	32	51	53	38
37	9 31	36	56	59	41	37	9 27	36	55	59	41
38	9 51	39	61	64	45	38	9 46	38	61	64	45
39	9 72	43	67	70	49	39	9 67	43	66	70	49
40	9 96	47	74	78	55	40	9 91	47	74	78	55
41	10 22	53	83	88	61	41	10 17	53	83	88	61
42	10 52	59	94	99	70	42	10 47	59	94	99	70
43	10 86	67	1 06	1 13	79	43	10 80	67	1 06	1 12	79
44	11 24	76	1 21	1 28	90	44	11 18	75	1 20	1 27	90
45	11 68	88	1 38	1 47	1 05	45	11 62	87	1 38	1 46	1 05
46	12 18	1 00	1 59	1 69	1 20	46	12 12	1 00	1 58	1 69	1 19
47	12 75	1 15	1 83	1 94	1 37	47	12 68	1 14	1 82	1 93	1 37
48	13 40	1 31	2 07	2 19	1 54	48	13 33	1 30	2 06	2 19	1 54
49	14 14	1 47	2 33	2 45	1 72	49	14 06	1 47	2 32	2 45	1 72
50	14 96	1 65	2 60	2 74	1 93	50	14 88	1 64	2 59	2 73	1 93
51	15 88	1 84	2 91	3 06	2 15	51	15 79	1 83	2 89	3 05	2 15
52	16 90	2 05	3 24	3 42	2 40	52	16 81	2 04	3 23	3 40	2 41
53	18 04	2 29	3 61	3 80	2 67	53	17 94	2 28	3 60	3 80	2 67
54	19 31	2 54	4 01	4 21	2 96	54	19 20	2 53	3 99	4 21	2 95
55	20 71	2 82	4 44	4 67	3 29	55	20 60	2 80	4 42	4 66	3 29
56	22 27	3 11	4 91	5 18	3 64	56	22 15	3 10	4 90	5 17	3 64
57	23 99	3 45	5 45	5 75	4 05	57	23 86	3 43	5 43	5 73	4 05
58	25 90	3 83	6 04	6 37	4 49	58	25 75	3 81	6 02	6 36	4 48
59	28 00	4 22	6 68	7 04	4 95	59	27 84	4 20	6 65	7 02	4 95
60	30 32	4 66	7 37	7 77	5 48	60	30 15	4 63	7 34	7 75	5 48

NOTE. At end of 5 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES 1127

PER \$1,000.

TEN-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3 PER CENT.									
	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	\$7 80	\$0 23	\$0 42	\$0 57	\$0 67	\$0 72	\$0 71	\$0 65	\$0 51	\$0 30
21	7 86	24	44	60	71	77	77	70	55	32
22	7 92	26	47	64	76	82	82	74	59	34
23	7 99	27	50	69	81	88	87	79	62	36
24	8 06	29	55	74	88	95	94	85	68	40
25	8 14	32	59	80	95	1 03	1 02	93	74	43
26	8 22	34	63	86	1 02	1 10	1 11	1 01	80	47
27	8 31	37	68	93	1 10	1 20	1 20	1 09	86	51
28	8 41	40	74	1 01	1 20	1 30	1 30	1 18	94	55
29	8 52	43	80	1 10	1 31	1 42	1 42	1 30	1 03	61
30	8 64	47	88	1 20	1 43	1 55	1 56	1 43	1 14	67
31	8 77	52	97	1 32	1 57	1 71	1 72	1 58	1 26	74
32	8 91	57	1 05	1 44	1 72	1 88	1 89	1 73	1 38	81
33	9 06	62	1 15	1 59	1 90	2 07	2 08	1 90	1 51	89
34	9 23	68	1 27	1 75	2 09	2 27	2 28	2 09	1 66	98
35	9 42	76	1 41	1 94	2 31	2 51	2 52	2 31	1 85	1 10
36	9 63	83	1 55	2 13	2 54	2 77	2 79	2 56	2 05	1 21
37	9 86	93	1 72	2 36	2 81	3 07	3 10	2 86	2 29	1 36
38	10 12	1 02	1 90	2 61	3 13	3 43	3 47	3 20	2 58	1 53
39	10 41	1 14	2 12	2 92	3 51	3 86	3 90	3 61	2 91	1 74
40	10 73	1 27	2 38	3 29	3 97	4 36	4 43	4 11	3 32	1 99
41	11 10	1 44	2 70	3 73	4 50	4 96	5 04	4 69	3 80	2 27
42	11 52	1 63	3 06	4 24	5 13	5 65	5 76	5 36	4 34	2 59
43	12 00	1 86	3 48	4 84	5 85	6 46	6 58	6 11	4 94	2 95
44	12 54	2 11	3 96	5 50	6 65	7 35	7 47	6 92	5 58	3 32
45	13 14	2 40	4 50	6 25	7 56	8 32	8 45	7 81	6 29	3 74
46	13 83	2 71	5 10	7 07	8 53	9 38	9 50	8 78	7 06	4 20
47	14 60	3 07	5 76	7 97	9 60	10 53	10 66	9 84	7 92	4 71
48	15 46	3 46	6 47	8 93	10 73	11 77	11 91	10 99	8 84	5 26
49	16 43	3 86	7 21	9 95	11 96	13 12	13 27	12 24	9 84	5 84
50	17 50	4 30	8 03	11 07	13 31	14 59	14 76	13 61	10 94	6 50
51	18 69	4 78	8 92	12 30	14 78	16 20	16 38	15 11	12 15	7 22
52	20 01	5 30	9 90	13 64	16 39	17 97	18 17	16 77	13 49	8 03
53	21 47	5 88	10 96	15 11	18 15	19 90	20 14	18 59	14 97	8 91
54	23 08	6 49	12 12	16 70	20 07	22 02	22 29	20 59	16 58	9 67
55	24 86	7 17	13 38	18 45	22 18	24 34	24 65	22 77	18 35	10 94
56	26 83	7 91	14 76	20 36	24 50	26 89	27 24	25 18	20 32	12 14
57	28 99	8 71	16 27	22 46	27 02	29 67	30 07	27 84	22 49	13 44
58	31 37	9 60	17 92	24 74	29 78	32 72	33 20	30 77	24 88	14 88
59	33 99	10 55	19 72	27 23	32 79	36 07	36 64	33 99	27 52	16 49
60	36 87	11 59	21 66	29 93	36 08	39 73	40 38	37 50	30 40	18 24

NOTE.—At the end of 10 years the reserve is nothing at all ages.

1128 **NET PREMIUMS AND RESERVE VALUES**
PER \$1,000.

FIFTEEN-YEAR TERM POLICY.

AMERICAN 3 PER CENT.

NOTE.—At end of 15 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES 1129

PER \$1,000.

TWENTY YEAR TERM POLICY.

AMERICAN 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
1	\$8 14	\$0 59	\$1 14	\$1 67	\$2 16	\$2 62	\$3 05	\$3 42	\$3 74	\$4 01
2	8 23	62	1 22	1 79	2 32	2 83	3 28	3 69	4 05	4 33
3	8 32	67	1 31	1 93	2 52	3 06	3 55	4 00	4 38	4 70
4	8 42	72	1 42	2 09	2 78	3 32	3 86	4 34	4 76	5 12
5	8 54	79	1 55	2 27	2 96	3 61	4 20	4 73	5 19	5 58
6	8 66	86	1 69	2 48	3 23	3 93	4 58	5 16	5 68	6 10
7	8 79	93	1 83	2 70	3 52	4 29	5 00	5 64	6 20	6 67
8	8 94	1 02	2 01	2 95	3 85	4 70	5 49	6 20	6 82	7 35
9	9 10	1 12	2 20	3 24	4 23	5 17	6 03	6 82	7 51	8 10
10	9 28	1 22	2 41	3 56	4 66	5 69	6 65	7 53	8 30	8 95
11	9 48	1 35	2 67	3 94	5 15	6 30	7 37	8 34	9 21	9 94
12	9 71	1 50	2 96	4 37	5 71	7 00	8 19	9 29	10 25	11 07
13	9 96	1 66	3 28	4 85	6 36	7 79	9 13	10 35	11 44	12 37
14	10 24	1 84	3 65	5 40	7 09	8 69	10 19	11 56	12 79	13 85
15	10 55	2 06	4 08	6 04	7 93	9 72	11 41	12 95	14 35	15 56
16	10 91	2 31	4 56	6 76	8 88	10 90	12 79	14 54	16 13	17 51
17	11 30	2 58	5 11	7 56	9 94	12 21	14 35	16 34	18 14	19 71
18	11 74	2 89	5 72	8 48	11 14	13 70	16 12	18 37	20 41	22 21
19	12 24	3 23	6 40	9 49	12 50	15 38	18 12	20 66	22 98	25 00
20	12 78	3 62	7 17	10 65	14 08	17 28	20 36	23 23	25 83	28 11
21	13 40	4 04	8 04	11 94	15 75	19 40	22 87	26 10	29 03	31 58
22	14 08	4 54	9 01	13 40	17 67	21 77	25 66	29 28	32 55	35 39
23	14 83	5 08	10 10	15 01	19 80	24 39	28 74	32 79	36 42	39 55
24	15 67	5 69	11 29	16 80	22 14	27 28	32 13	36 61	40 63	44 09
25	16 60	6 34	12 61	18 74	24 70	30 42	35 79	40 75	45 19	49 01
26	17 63	7 08	14 05	20 89	27 51	33 83	39 78	45 25	50 15	54 38
27	18 77	7 86	15 62	23 20	30 52	37 51	44 07	50 10	55 51	60 16
28	20 02	8 73	17 32	25 69	33 77	41 47	48 70	55 86	61 31	66 44
29	21 40	9 66	19 13	28 36	37 26	45 73	53 69	61 02	67 57	73 22
30	22 92	10 64	21 07	31 21	40 99	50 32	59 06	67 11	74 32	80 53
31	24 57	11 69	23 14	34 28	45 02	55 24	64 84	73 67	81 59	88 44
32	26 38	12 81	25 37	37 58	49 33	60 53	71 04	80 73	89 43	96 96
33	28 34	14 02	27 75	41 09	53 94	66 18	77 68	88 29	97 83	106 09
34	30 47	15 30	30 27	44 83	58 84	72 19	84 75	96 34	106 77	115 82
35	32 77	16 64	32 94	48 76	64 00	78 54	92 21	104 83	116 20	126 09
36	35 24	18 06	35 73	52 89	69 43	85 20	100 03	113 74	126 10	136 88
37	37 89	19 53	38 64	57 21	75 09	92 14	108 18	123 01	136 42	148 13
38	40 74	21 07	41 68	61 70	80 97	99 35	116 65	132 66	147 16	159 31
39	43 78	22 67	44 83	66 34	87 06	106 81	126 42	142 65	158 25	171 89
40	47 03	24 32	48 08	71 13	93 34	114 52	134 48	152 96	169 70	184 37
41	50 50	26 02	51 42	76 07	99 82	122 47	143 81	163 58	181 51	197 23

NOTE. At the end of 20 years the reserve is nothing at all ages.

1130 NET PREMIUMS AND RESERVE VALUES PER \$1,000.

TWENTY-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3 PER CENT.									
	RESERVE VALUES AT END OF									
	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	\$ 4 20	\$ 4 32	\$ 4 37	\$ 4 31	\$ 4 15	\$ 3 86	\$ 3 44	\$ 2 87	\$ 2 13	\$ 1 18
21	4 55	4 69	4 74	4 68	4 50	4 20	3 75	3 13	2 32	1 28
22	4 94	5 10	5 15	5 09	4 91	4 59	4 10	3 42	2 53	1 49
23	5 39	5 55	5 62	5 56	5 37	5 02	4 48	3 74	2 76	1 52
24	5 87	6 06	6 14	6 09	5 88	5 49	4 91	4 09	3 03	1 67
25	6 43	6 65	6 74	6 68	6 45	6 04	5 39	4 51	3 34	1 88
26	7 04	7 28	7 39	7 33	7 08	6 62	5 92	4 95	3 68	2 03
27	7 76	8 04	8 15	8 10	7 83	7 33	6 57	5 52	4 11	2 30
28	8 56	8 86	9 00	8 94	8 66	8 12	7 30	6 13	4 57	2 55
29	9 46	9 81	9 97	9 92	9 62	9 04	8 13	6 85	5 11	2 86
30	10 52	10 91	11 10	11 06	10 76	10 13	9 13	7 70	5 77	3 24
31	11 72	12 19	12 43	12 41	12 08	11 40	10 30	8 71	6 54	3 68
32	13 12	13 66	13 95	13 95	13 62	12 87	11 65	9 87	7 41	4 17
33	14 71	15 34	15 69	15 72	15 35	14 53	13 17	11 15	8 37	4 69
34	16 55	17 28	17 70	17 74	17 35	16 44	14 90	12 61	9 45	5 30
35	18 64	19 47	19 98	20 05	19 63	18 59	16 83	14 23	10 67	5 99
36	21 01	21 94	22 55	22 64	22 14	20 96	18 96	16 03	12 01	6 76
37	23 68	24 78	25 43	25 52	24 94	23 58	21 33	18 02	13 50	7 57
38	26 67	27 91	28 62	28 70	28 03	26 49	23 95	20 23	15 15	8 49
39	29 99	31 36	32 13	32 19	31 42	29 68	26 81	22 63	16 93	9 47
40	33 66	35 17	36 01	36 05	35 17	33 21	29 99	25 30	18 93	10 60
41	37 68	39 34	40 25	40 28	39 28	37 07	33 46	28 23	21 13	11 83
42	42 09	43 92	44 91	44 92	43 79	41 32	37 30	31 48	23 57	13 21
43	46 89	48 91	49 99	49 99	48 72	45 97	41 51	35 04	26 24	14 72
44	52 10	54 31	55 50	55 49	54 07	51 03	46 08	38 91	29 14	16 34
45	57 78	60 22	61 53	61 51	59 96	56 60	51 13	43 19	32 37	18 18
46	63 92	66 61	68 06	68 06	66 35	62 65	56 62	47 86	35 90	20 18
47	70 57	73 55	75 17	75 18	73 33	69 27	62 64	53 00	39 81	22 49
48	77 78	81 08	82 89	82 94	80 93	76 50	69 25	58 66	44 10	24 86
49	85 58	89 23	91 26	91 35	89 20	84 40	76 48	64 85	48 82	27 56
50	94 01	98 06	100 32	100 49	98 20	93 01	84 37	71 63	54 01	30 53
51	103 10	107 58	110 13	110 41	108 00	102 38	92 98	79 06	59 70	33 81
52	112 84	117 81	120 69	121 09	118 55	112 50	102 29	87 08	65 86	37 86
53	123 24	128 75	131 98	132 52	129 84	123 35	112 27	95 69	72 44	41 13
54	134 24	140 32	143 93	144 61	141 81	134 82	122 83	104 76	79 36	45 00
55	145 79	152 45	156 46	157 30	154 34	146 84	133 85	114 22	86 60	49 27
56	157 81	165 09	169 67	170 48	167 36	159 29	145 27	124 07	94 20	53 77
57	170 30	178 21	183 03	184 18	180 88	172 25	157 24	134 52	102 40	58 55
58	183 22	191 77	197 04	198 34	194 90	185 81	169 91	145 76	111 36	64 00
59	196 56	205 81	211 55	213 08	209 64	200 25	183 65	158 15	121 45	70 27
60	210 34	220 33	226 63	228 57	225 33	215 87	198 75	172 02	132 89	77 44

NOTE.—At the end of 20 years the reserve is nothing at all ages.

Net Premiums and Reserve Values per \$1,000.1131

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.
20	\$13 48	\$6 19	\$12 60	\$19 24	\$26 11	\$33 23	\$40 61	\$48 24	\$56 14	\$64 32	\$72 78	\$81 54
21	13 77	6 45	13 13	20 04	27 21	34 63	42 31	50 26	58 49	67 00	75 52	84 94
22	14 08	6 72	13 68	20 89	28 36	36 09	44 09	52 38	60 95	69 82	79 00	88 49
23	14 41	7 01	14 27	21 79	29 57	37 62	45 97	54 59	63 52	72 76	82 32	92 20
24	14 75	7 31	14 88	22 72	30 83	39 23	47 92	56 91	66 22	75 85	85 79	96 08
25	15 10	7 63	15 52	23 70	32 16	40 91	49 97	59 35	69 04	79 06	89 42	100 13
26	15 48	7 96	16 19	24 72	33 54	42 67	52 12	61 89	71 98	82 42	93 21	104 36
27	15 88	8 30	16 90	25 79	34 99	44 51	54 36	64 54	75 06	85 94	97 17	108 77
28	16 29	8 67	17 63	26 91	36 52	46 45	56 71	67 32	78 29	89 62	101 31	113 38
29	16 73	9 04	18 40	28 09	38 11	48 46	59 16	70 23	81 66	93 46	105 63	118 18
30	17 19	9 45	19 22	29 33	39 78	50 58	61 74	73 27	85 18	97 46	110 14	123 20
31	17 68	9 87	20 08	30 62	41 52	52 80	64 44	76 46	88 88	101 65	114 84	128 43
32	18 19	10 31	20 96	31 97	43 36	55 11	67 26	79 78	92 70	106 01	119 74	133 88
33	18 73	10 76	21 89	33 39	45 27	57 54	70 19	83 25	96 70	110 57	124 86	139 56
34	19 30	11 25	22 88	34 89	47 29	60 08	73 27	86 87	100 90	115 34	130 20	145 48
35	19 91	11 76	23 91	36 45	49 39	62 73	76 49	90 67	105 27	120 31	135 76	151 65
36	20 55	12 29	24 98	38 07	51 58	65 50	79 84	94 62	109 84	125 48	141 55	158 04
37	21 22	12 85	26 10	39 78	53 87	68 40	83 36	98 76	114 60	130 87	147 56	164 67
38	21 94	13 43	27 28	41 55	56 27	71 45	87 03	103 07	119 56	136 47	153 79	171 52
39	22 70	14 04	28 51	43 48	58 79	74 61	90 87	107 58	124 71	142 28	160 25	178 58
40	23 50	14 68	29 80	45 39	61 43	77 92	94 87	112 25	130 06	148 29	166 89	185 83
41	24 36	15 36	31 17	47 45	64 19	81 39	99 03	117 11	135 60	154 48	173 71	193 26
42	25 28	16 06	32 60	49 59	67 06	84 98	103 34	122 12	141 29	160 82	180 68	200 86
43	26 23	16 81	34 08	51 84	70 04	88 70	107 79	127 28	147 12	167 31	187 81	208 61
44	27 26	17 57	35 63	53 25	73 13	92 54	112 36	132 54	153 08	173 93	195 08	216 42
45	28 35	18 38	37 23	55 55	76 32	96 48	117 03	137 93	159 16	180 68	202 47	224 50
46	29 51	19 20	38 89	59 02	79 57	100 50	121 79	143 41	165 84	187 54	209 98	232 61
47	30 75	20 07	40 60	61 54	82 89	104 59	126 64	149 00	171 63	194 51	217 58	240 83
48	32 07	20 95	42 33	64 10	86 26	108 76	131 57	154 67	178 01	201 56	225 28	249 14
49	33 48	21 84	44 08	66 71	89 69	112 99	136 58	160 42	184 48	208 71	233 07	257 53
50	34 99	22 74	45 87	69 37	93 19	117 31	141 68	166 27	191 04	215 96	240 96	266 01
51	36 59	23 67	47 71	72 09	96 77	121 71	146 87	172 22	197 71	223 30	248 93	274 56
52	38 29	24 62	49 59	74 87	100 42	126 19	152 15	178 26	204 47	230 72	256 97	283 16
53	40 11	25 60	51 52	77 71	104 13	130 74	157 52	184 38	211 30	238 21	265 07	291 83
54	42 06	26 59	53 48	80 59	107 91	135 38	162 95	190 58	218 20	245 76	273 22	300 52
55	44 13	27 62	55 47	83 53	111 76	140 08	168 46	196 84	225 15	253 36	281 41	309 21
56	46 34	28 65	57 51	86 53	115 66	144 85	174 03	203 15	232 16	261 00	289 59	317 88
57	48 71	29 71	59 59	89 58	119 63	149 67	179 65	209 51	239 20	268 64	297 76	326 50
58	51 23	30 80	61 71	92 67	123 63	154 53	185 31	215 91	246 24	276 25	305 88	335 03
59	53 94	31 89	63 84	95 78	127 66	159 42	190 99	222 29	253 26	283 82	313 90	343 44
60	56 83	33 00	66 00	98 93	131 73	164 34	196 67	228 66	260 23	291 30	321 81	351 70
61	59 92	34 12	68 17	102 10	135 82	169 26	202 33	234 98	267 11	298 67	329 57	359 81
62	63 23	35 26	70 38	105 30	139 91	174 16	207 96	241 22	273 89	305 89	337 19	367 82
63	66 78	36 41	72 60	108 48	143 98	179 01	213 49	247 36	280 53	312 97	344 72	375 86
64	70 58	37 56	74 80	111 63	147 99	183 77	218 92	253 34	287 01	319 96	352 23	384 05
65	74 65	38 69	76 96	114 74	151 92	188 44	224 20	259 19	293 43	327 00	360 01	392 55

1132 Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF																							
	12 Years.		13 Years.		14 Years.		15 Years.		16 Years.		17 Years.		18 Years.		19 Years.		20 Years.		21 Years.		22 Years.		23 Years.	
20	\$90	60	\$99	98	109	66	119	68	130	09	140	72	151	77	163	15	174	90	187	01	199	49	212	35
21	94	37	104	12	114	19	124	61	135	37	146	48	157	94	168	76	181	94	194	51	207	44	220	76
22	98	30	108	44	118	93	129	76	140	94	152	47	164	37	176	63	189	28	202	80	215	70	229	43
23	102	41	112	97	123	87	135	13	146	74	158	72	171	06	183	79	196	90	210	40	224	27	238	53
24	106	71	117	69	129	02	140	72	152	78	165	21	178	03	191	23	204	82	218	80	233	16	247	88
25	111	19	122	61	134	39	146	54	159	07	171	98	185	28	198	97	213	04	227	51	242	34	257	55
26	115	87	127	74	139	98	152	60	165	61	179	02	192	81	206	99	221	57	236	52	251	84	267	51
27	120	74	133	09	145	81	158	92	172	43	186	34	200	63	215	33	230	40	245	84	261	64	277	76
28	125	83	138	66	151	88	165	50	179	53	193	94	208	76	223	95	239	53	255	46	271	71	288	28
29	131	13	144	47	158	21	172	35	186	90	201	84	217	17	232	88	248	95	265	35	282	05	299	05
30	136	66	150	52	164	80	179	47	194	56	210	02	225	88	242	09	258	64	275	50	292	65	310	07
31	142	42	156	34	171	65	186	88	202	49	218	50	234	87	251	57	268	59	285	90	303	49	321	32
32	148	43	163	39	178	77	194	54	210	71	227	24	244	11	261	30	279	79	296	55	314	56	332	78
33	154	68	170	22	186	15	202	49	219	19	236	24	253	61	271	28	289	22	307	42	325	84	344	45
34	161	19	177	30	193	81	210	70	227	93	245	49	263	85	281	49	299	88	318	50	337	32	356	30
35	167	94	184	64	201	72	219	15	236	91	254	97	273	31	291	92	310	75	329	78	348	98	368	32
36	174	93	192	22	209	85	227	82	246	10	264	66	283	49	302	54	321	80	341	23	360	31	380	49
37	182	17	200	02	218	22	236	72	255	52	274	57	293	87	313	37	333	04	352	85	372	78	392	79
38	189	61	208	04	226	78	245	82	265	13	284	68	304	43	324	36	344	43	364	62	384	88	405	18
39	197	26	216	26	235	56	255	13	274	94	294	96	315	16	335	51	355	97	376	51	397	09	417	66
40	205	10	224	68	244	52	264	62	284	92	305	41	326	04	346	80	367	63	388	50	409	37	430	19
41	213	13	233	27	253	66	274	27	295	06	316	01	337	07	358	21	379	39	400	57	421	70	442	76
42	221	32	242	02	262	96	284	07	305	34	326	73	348	20	369	72	391	22	412	68	434	07	455	32
43	229	65	250	93	272	39	294	00	315	74	337	57	359	43	381	29	403	10	424	83	446	43	467	85
44	238	12	259	95	281	93	304	05	326	24	348	48	370	71	392	90	415	00	436	97	458	75	480	30
45	246	71	269	09	291	60	314	19	336	83	359	46	382	04	404	54	426	90	449	07	471	01	492	66
46	255	41	278	34	301	35	324	41	347	46	370	47	393	39	416	17	438	76	461	10	483	16	504	87
47	264	21	287	67	311	18	334	63	358	14	381	51	404	74	427	77	450	55	473	04	495	17	516	91
48	273	09	297	08	321	06	345	00	368	84	392	55	416	05	439	80	462	25	484	83	507	02	528	74
49	282	04	306	53	330	98	355	34	379	55	403	56	427	30	450	74	473	81	496	47	518	66	540	36
50	291	05	316	05	340	95	365	70	390	24	414	52	438	48	462	07	485	23	507	91	530	10	551	82
51	300	13	325	61	350	94	376	05	400	90	425	42	449	55	473	25	496	46	519	17	541	39	563	18
52	309	26	335	21	360	93	386	37	411	49	436	20	460	48	484	26	507	51	530	27	552	59	574	54
53	318	42	344	79	370	88	396	63	421	97	446	86	471	24	495	08	518	42	541	30	563	80	585	98
54	327	58	354	35	380	78	406	78	432	32	457	84	481	81	505	76	529	25	552	34	575	10	597	58
55	336	71	363	86	390	58	416	82	442	52	467	66	492	26	516	89	540	11	563	49	586	59	609	41
56	345	79	373	27	400	25	426	68	452	54	477	34	502	65	527	05	551	10	574	85	598	32	621	49
57	354	78	382	57	409	78	436	98	462	44	487	98	513	10	537	86	562	31	586	47	610	33	633	87
58	363	66	391	70	419	13	446	98	472	31	498	19	523	71	548	91	573	81	598	40	622	66	646	39
59	372	37	400	68	428	38	455	54	482	25	508	57	534	58	560	27	585	64	610	67	635	16	659	15
60	380	93	409	55	437	60	465	19	492	38	519	24	545	78	571	99	597	84	623	14	647	92	672	30
61	389	40	418	41	446	94	475	06	502	84	530	28	557	38	584	12	610	28	635	91	661	11	686	14
62	397	86	427	40	456	51	485	27	513	69	541	74	569	43	596	51	623	04	649	14	675	06	700	91
63	406	48	436	65	466	46	495	92	525	09	553	69	581	76	609	27	636	82	663	18	689	98	716	46
64	415	37	446	30	476	87	507	05	536	83	565	96	594	51	622	58	650	46	678	27	706	75	732	40
65	424	70	455	46	487	81	518	75	549	02	578	68	607	85	636	82	665	71	694	26	721	95	748	23

Net Premiums and Reserve Values for \$1,000 1133

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE $8\frac{1}{2}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 98.)

Age at Issue.	RESERVES AT THE END OF									
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
20	\$225 59	\$239 19	\$253 18	\$267 52	\$282 22	\$297 25	\$312 60	\$328 23	\$344 13	\$360 28
21	234 45	248 52	262 96	277 75	292 88	308 32	324 05	340 04	356 29	372 77
22	243 65	258 17	273 06	288 29	303 88	319 66	335 76	352 12	368 70	385 49
23	253 15	268 14	283 47	299 11	315 05	331 27	347 73	364 43	381 33	398 42
24	262 97	278 41	294 17	310 22	326 55	343 13	359 95	376 97	394 17	411 53
25	273 10	288 97	305 14	321 59	338 29	355 23	372 38	389 71	407 20	424 81
26	283 51	299 80	316 37	333 21	350 28	367 56	385 02	402 64	420 39	438 24
27	294 18	310 89	327 86	345 07	362 48	380 09	397 85	415 74	433 73	451 79
28	305 12	322 23	339 58	357 15	374 90	392 81	410 85	428 99	447 20	465 44
29	316 31	333 81	351 53	369 43	387 50	405 70	424 00	442 37	460 77	479 17
30	327 73	345 61	363 68	381 91	400 27	418 74	437 23	455 85	474 42	492 96
31	339 37	357 61	376 02	394 55	413 20	431 91	450 66	469 41	488 11	506 75
32	351 21	369 80	388 52	407 35	426 25	445 19	464 12	483 01	501 83	520 54
33	363 23	382 15	401 18	420 27	439 41	458 54	477 62	496 64	515 55	534 29
34	375 43	394 66	413 97	438 31	452 64	471 94	491 17	510 28	529 22	547 97
35	387 78	407 30	426 86	446 42	465 93	485 38	504 71	523 87	542 83	561 54
36	400 25	420 04	439 83	459 58	479 25	498 81	518 20	537 39	556 32	574 95
37	412 82	432 86	452 85	472 77	492 58	512 21	531 63	550 80	569 66	588 19
38	425 48	445 73	465 91	485 97	505 86	525 53	544 95	564 06	582 83	601 22
39	438 19	458 64	478 98	499 13	519 08	538 76	558 13	577 16	596 79	614 02
40	450 93	471 56	492 00	512 23	532 19	551 84	571 14	590 04	608 52	626 62
41	463 69	484 44	504 96	525 22	545 16	564 75	583 93	602 69	621 05	639 06
42	476 40	497 24	517 82	538 07	557 96	577 44	596 50	615 15	633 43	651 41
43	489 04	509 95	530 53	550 75	570 54	589 91	608 86	627 45	645 72	663 74
44	501 57	522 51	543 07	563 20	582 90	602 18	621 08	639 67	657 99	676 09
45	513 97	534 39	555 39	575 44	595 06	614 30	633 22	651 87	670 29	688 50
46	526 19	547 07	567 49	587 48	607 08	626 36	645 35	664 12	682 66	700 97
47	538 20	559 02	579 40	599 39	619 04	638 41	657 54	676 45	695 11	713 53
48	549 99	570 79	591 19	611 24	631 01	650 53	669 82	688 87	707 67	726 05
49	561 61	582 44	602 92	623 11	643 05	662 76	682 21	701 41	720 19	738 59
50	573 12	594 06	614 70	635 09	655 23	675 12	694 75	713 95	732 76	751 26
51	584 61	605 73	626 59	647 21	667 56	687 64	707 29	726 54	745 47	764 27
52	596 17	617 54	638 66	659 50	680 07	700 19	719 91	739 30	758 56	777 77
53	607 89	629 53	650 90	671 99	692 63	712 84	732 72	752 46	772 16	791 62
54	619 80	641 73	663 38	684 55	705 29	725 70	745 96	766 17	786 14	805 51
55	631 94	654 18	675 33	697 24	718 20	739 02	759 78	780 30	800 20	819 04
56	644 36	666 73	688 64	710 20	731 61	752 96	774 06	794 52	813 91	832 17
57	656 90	679 46	701 65	723 69	745 68	767 40	788 46	808 42	827 22	845 37
58	669 65	692 52	715 23	737 89	760 27	781 99	802 55	821 93	840 64	858 99
59	682 75	706 18	729 56	752 66	775 06	796 28	816 27	835 57	854 51	872 18
60	696 50	720 65	744 51	767 65	789 57	810 22	830 16	849 72	867 97	882 87
61	711 12	735 79	759 72	782 98	803 74	824 36	844 59	863 46	878 87	893 33
62	726 45	751 23	774 70	796 81	818 16	839 10	858 64	874 59	889 56	902 96
63	742 14	766 46	789 38	811 51	833 22	853 47	870 01	885 52	899 41	1000 00
64	757 64	781 43	804 39	826 91	847 93	865 09	881 20	895 61	1000 00	.....
65	772 90	796 75	820 16	842 00	859 33	876 56	891 53	1000 00	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 31½ PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

RESERVES AT THE END OF											
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.
20	\$376 66	\$393 24	\$409 99	\$426 89	\$443 92	\$461 05	\$478 23	\$495 45	\$512 67	\$529 85	\$546 67
21	389 46	406 32	423 32	440 46	457 69	474 98	492 31	509 63	526 92	544 14	561 46
22	402 46	419 58	436 82	454 17	471 57	489 01	506 45	523 85	541 18	558 42	575 64
23	415 65	433 01	450 47	468 00	485 56	503 11	520 63	538 08	555 48	572 63	589 48
24	429 01	446 60	464 25	481 93	499 60	517 25	534 82	552 29	569 61	586 75	603 49
25	442 52	460 30	478 11	495 92	513 69	531 40	549 00	566 44	583 71	600 75	617 48
26	456 15	474 10	492 04	509 95	527 79	545 53	563 11	580 51	597 68	614 57	631 25
27	469 88	487 97	506 02	524 01	541 88	559 61	577 14	594 45	611 48	628 21	644 84
28	483 68	501 89	520 02	538 05	555 92	573 60	591 06	608 23	625 10	641 62	658 14
29	497 53	515 83	534 01	552 04	569 88	587 48	604 80	621 82	638 49	654 79	671 25
30	511 41	529 76	547 95	565 95	583 71	601 20	618 37	635 19	651 64	667 74	683 49
31	525 27	543 64	561 81	579 75	597 39	614 73	631 71	648 32	664 57	680 51	696 25
32	539 09	557 44	575 58	593 38	610 89	628 04	644 81	661 23	677 32	693 15	708 78
33	552 83	571 14	589 15	606 84	624 16	641 11	657 70	673 96	689 96	705 72	721 27
34	566 47	584 68	602 56	620 08	637 21	653 98	670 42	686 58	702 52	718 26	733 79
35	579 95	598 04	615 75	633 08	650 94	666 67	683 02	699 14	715 06	730 79	746 31
36	593 25	611 18	628 71	645 87	662 70	679 25	695 55	711 67	727 58	743 30	758 82
37	606 34	624 09	641 47	658 50	675 26	691 77	708 08	724 19	740 10	755 80	771 31
38	619 20	636 80	654 06	671 03	687 75	704 28	720 60	736 72	752 63	768 19	783 70
39	631 86	649 35	666 55	683 51	700 25	716 80	733 14	749 26	765 03	780 48	795 99
40	644 36	661 80	679 00	695 98	712 77	729 34	745 69	761 68	777 36	792 77	808 28
41	656 77	674 22	691 46	708 49	725 31	741 90	758 14	774 04	789 68	805 22	820 73
42	669 14	686 65	703 94	721 03	737 88	754 36	770 52	786 40	802 18	817 92	833 41
43	681 53	699 11	716 47	733 60	750 35	766 77	782 92	798 95	814 95	830 75	846 24
44	693 97	711 62	729 04	746 09	762 79	779 21	795 52	811 79	827 86	843 45	858 94
45	706 47	724 20	741 55	758 54	775 26	791 86	808 42	824 78	840 65	855 68	871 17
46	719 03	736 71	754 02	771 05	787 96	804 83	821 50	837 67	852 98	867 41	882 82
47	731 55	749 21	766 57	783 81	801 01	818 01	834 49	850 10	864 81	879 02	893 53
48	744 07	761 79	779 38	796 94	814 28	831 10	847 03	862 05	876 54	890 76	904 57
49	756 69	774 66	792 59	810 31	827 49	843 76	859 09	873 90	888 42	901 97	915 48
50	769 63	787 96	806 07	823 64	840 27	855 95	871 08	886 93	899 78	911 09	924 59
51	783 03	801 56	819 53	836 55	852 60	868 08	883 27	897 45	909 02	919 88	933 79
52	796 75	815 16	832 59	849 02	864 88	880 44	894 96	906 82	917 94	927 89	937 79
53	810 49	828 37	845 21	861 47	877 43	892 31	904 46	915 87	926 07	1000 00	1000 00
54	823 86	841 14	857 83	874 20	889 48	901 95	913 66	924 13	1000 00	1000 00	1000 00
55	836 80	853 95	870 77	886 46	899 27	911 30	922 06	1000 00	1000 00	1000 00	1000 00
56	849 80	867 10	883 24	896 41	908 78	919 84	1000 00	1000 00	1000 00	1000 00	1000 00
57	863 18	879 79	893 36	906 09	917 48	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00
58	876 11	890 09	903 21	914 95	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00
59	886 66	900 14	912 25	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00
60	896 85	909 36	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00
61	906 26	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00
62	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00

(The Reserve is equivalent to the face of the Policy at age 96.)

[illegible]

1136 Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 8 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

[illegible][illegible]

Net Premiums and Reserve Values per \$1,000. 1137

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE $8\frac{1}{2}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF									
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.
20	\$34 28	\$27 84	\$56 88	\$87 08	\$118 49	\$151 27	\$185 42	\$221 00	\$258 09	\$296 74	\$337 02
21	34 77	28 85	57 89	88 65	120 69	154 08	188 86	225 11	262 88	302 25	343 28
22	35 33	28 89	58 98	90 32	122 97	156 99	192 43	229 36	267 84	307 95	349 76
23	35 91	29 44	60 11	92 05	125 31	160 00	196 12	233 75	272 97	313 85	356 46
24	36 51	30 02	61 28	93 85	127 77	163 11	199 93	238 29	278 28	319 95	363 39
25	37 13	30 61	62 49	95 70	130 29	166 33	203 87	243 00	283 77	326 26	370 55
26	37 78	31 22	63 74	97 62	132 90	169 65	207 95	247 85	289 43	332 77	377 95
27	38 45	31 86	65 04	99 59	135 59	173 09	212 16	252 87	295 29	339 50	385 60
28	39 14	32 52	66 38	101 64	138 37	176 64	216 51	258 04	301 34	346 45	393 49
29	39 86	33 19	67 75	103 75	141 25	180 30	220 99	263 39	307 58	353 63	401 63
30	40 61	33 89	69 18	105 94	144 21	184 08	225 63	268 91	314 02	361 03	410 03
31	41 38	34 62	70 66	108 19	147 27	187 99	230 41	274 60	320 65	368 65	418 69
32	42 19	35 36	72 17	110 50	150 43	192 01	235 33	280 46	327 49	376 51	427 62
33	43 02	36 12	73 73	112 90	153 68	196 16	240 40	286 50	334 53	384 60	436 81
34	43 88	36 91	75 35	115 36	157 03	200 42	245 62	292 70	341 78	392 93	446 28
35	44 78	37 73	77 01	117 90	160 47	204 81	250 98	299 09	349 23	401 50	456 00
36	45 70	38 57	78 71	120 50	164 00	209 30	256 49	305 65	356 89	410 30	466 00
37	46 67	39 43	80 46	123 17	167 63	213 93	262 15	312 40	364 75	419 34	476 26
38	47 67	40 31	82 25	125 91	171 35	218 67	267 96	319 31	372 82	428 59	486 77
39	48 70	41 22	84 09	128 72	175 18	223 55	273 92	326 39	381 07	438 07	497 52
40	49 78	42 14	85 98	131 61	179 10	228 58	280 01	333 63	389 50	447 74	508 49
41	50 89	43 10	87 93	134 58	183 11	233 64	286 24	341 02	398 10	457 60	519 67
42	52 05	44 07	89 91	137 60	187 21	238 84	292 58	348 54	406 84	467 62	531 04
43	53 26	45 08	91 94	140 69	191 38	244 13	299 02	356 17	415 71	477 78	542 58
44	54 51	46 09	94 01	143 82	195 61	249 49	305 54	363 88	424 67	488 07	554 30
45	55 82	47 13	96 10	146 99	199 90	254 90	312 11	371 66	433 72	498 48	566 15
46	57 18	48 17	98 21	150 19	204 19	260 32	318 70	379 48	442 84	508 97	578 18
47	58 59	49 23	100 34	153 40	208 50	265 76	325 32	387 34	452 00	519 54	590 22
48	60 07	50 29	102 45	156 58	212 78	271 18	331 93	395 19	461 18	530 15	602 39
49	61 60	51 32	104 54	159 74	217 04	276 58	338 51	403 03	470 36	540 79	614 63
50	63 20	52 35	106 61	162 87	221 27	281 94	345 06	410 33	479 52	551 43	626 92
51	64 37	53 37	108 66	165 98	225 45	287 25	351 54	418 58	488 64	562 06	639 24
52	66 60	54 38	110 69	169 04	229 58	292 48	357 35	426 26	497 69	572 63	651 55
53	68 41	55 37	112 68	172 05	233 63	297 63	364 27	433 83	506 64	583 14	663 83
54	70 29	56 34	114 62	174 98	237 59	302 67	370 45	441 26	515 46	593 54	676 07
55	72 26	57 28	116 51	177 83	241 45	307 57	376 49	448 53	524 12	603 81	688 24
56	74 32	58 19	118 33	180 60	245 18	312 32	382 33	455 60	532 60	613 92	700 30
57	76 47	59 07	120 10	183 26	248 77	316 89	387 97	462 45	540 85	623 83	712 28
58	78 72	59 52	121 79	185 79	252 18	321 24	393 38	469 05	548 84	633 51	724 01
59	81 09	60 71	123 37	188 18	255 39	325 37	398 51	475 33	556 52	642 92	735 60
60	83 59	61 46	124 85	190 40	258 41	329 23	403 32	481 23	563 96	652 01	746 98
61	86 22	62 15	126 22	192 46	261 19	332 79	407 79	486 85	570 81	660 77	758 16
62	89 00	62 78	127 48	194 34	263 71	336 03	411 88	491 99	577 33	669 14	769 04
63	91 94	63 37	128 61	196 00	265 94	338 91	415 53	496 66	583 37	677 10	779 72
64	95 07	63 87	129 57	197 42	267 84	341 35	418 70	500 80	588 90	684 65	790 18
65	98 39	64 28	130 36	198 56	269 35	343 34	421 31	504 35	593 39	691 80	800 44

1138 Net Premiums and Reserve Values per \$1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$86 30	\$82 16	\$167 81	257 13	350 28	447 43	548 78	654 49	764 79	879 89	\$1,000
21	86 39	82 14	167 78	257 09	350 23	447 38	548 72	654 44	764 75	879 86	1,000
22	86 36	82 12	167 75	257 05	350 18	447 32	548 66	654 38	764 70	879 83	1,000
23	86 39	82 10	167 72	257 01	350 13	447 26	548 60	654 32	764 65	879 80	1,000
24	86 42	82 09	167 69	256 96	350 07	447 20	548 53	654 26	764 60	879 77	1,000
25	86 45	82 08	167 66	256 92	350 02	447 14	548 46	654 19	764 54	879 73	1,000
26	86 49	82 06	167 62	256 87	349 95	447 06	548 38	654 12	764 48	879 69	1,000
27	86 53	82 04	167 59	256 81	349 89	446 99	548 30	654 04	764 41	879 65	1,000
28	86 58	82 02	167 55	256 76	349 82	446 91	548 22	653 96	764 34	879 61	1,000
29	86 63	81 99	167 51	256 70	349 74	446 82	548 12	653 87	764 27	879 56	1,000
30	86 68	81 98	167 47	256 64	349 66	446 72	548 08	653 77	764 19	879 51	1,000
31	86 73	81 96	167 43	256 57	349 58	446 63	547 92	653 67	764 10	879 45	1,000
32	86 80	81 93	167 37	256 50	349 49	446 52	547 81	653 55	764 00	879 39	1,000
33	86 86	81 90	167 31	256 42	349 38	446 41	547 68	653 43	763 89	879 32	1,000
34	86 34	81 87	167 26	256 34	349 28	446 28	547 54	653 29	763 77	879 25	1,000
35	87 02	81 85	167 21	256 26	349 17	446 15	547 39	653 14	763 64	879 17	1,000
36	87 11	81 82	167 14	256 16	349 04	445 99	547 22	652 98	763 50	879 07	1,000
37	87 21	81 78	167 07	256 04	348 89	445 82	547 04	652 80	763 35	878 97	1,000
38	87 32	81 74	166 99	255 93	348 74	445 64	546 85	652 60	763 18	878 86	1,000
39	87 44	81 70	166 90	255 80	348 58	445 45	546 64	652 39	762 99	878 74	1,000
40	87 58	81 65	166 82	255 67	348 41	445 24	546 41	652 16	762 78	878 60	1,000
41	87 73	81 61	166 73	255 54	348 23	445 03	546 16	651 90	762 55	878 45	1,000
42	87 91	81 57	166 64	255 39	348 04	444 78	545 88	651 62	762 29	878 28	1,000
43	88 10	81 53	166 54	255 25	347 83	444 52	545 58	651 29	762 00	878 08	1,000
44	88 33	81 48	166 44	255 07	347 59	444 22	545 28	650 92	761 66	877 86	1,000
45	88 58	81 43	166 33	254 89	347 33	443 88	544 83	650 50	761 27	877 60	1,000
46	88 88	81 36	166 19	254 67	347 01	443 47	544 35	650 06	760 83	877 31	1,000
47	89 21	81 30	166 04	254 41	346 63	442 99	543 81	649 44	760 33	876 98	1,000
48	89 58	81 22	165 85	254 09	346 19	442 44	543 18	648 79	759 75	876 60	1,000
49	90 00	81 11	165 60	253 70	345 66	441 80	542 45	648 06	759 10	876 18	1,000
50	90 48	80 98	165 32	253 26	345 07	441 07	541 64	647 23	758 37	875 71	1,000
51	91 01	80 83	165 00	252 77	344 40	440 26	540 73	646 30	757 55	875 18	1,000
52	91 60	80 66	164 65	252 21	343 65	439 34	539 70	645 27	756 64	874 58	1,000
53	92 26	80 47	164 24	251 58	342 81	438 32	538 57	644 11	755 62	873 92	1,000
54	93 00	80 26	163 79	250 88	341 87	437 19	537 80	642 33	754 49	873 18	1,000
55	93 32	80 02	163 28	250 10	340 84	436 93	535 90	641 40	753 23	872 37	1,000
56	94 73	79 75	162 72	249 24	339 69	434 53	534 34	639 82	751 82	871 45	1,000
57	95 74	79 46	162 11	248 30	338 43	432 99	532 61	638 07	750 28	870 44	1,000
58	96 37	79 14	161 44	247 26	337 03	431 29	530 71	636 13	748 57	869 31	1,000
59	98 12	78 78	160 69	246 10	335 48	429 41	528 61	633 99	746 66	868 06	1,000
60	99 51	78 40	159 87	244 84	333 79	427 35	526 30	631 61	744 55	866 67	1,000
61	101 06	77 97	158 98	243 46	331 95	425 09	523 75	629 00	742 21	865 12	1,000
62	102 78	77 51	158 01	241 97	329 92	422 60	520 95	626 11	739 62	863 41	1,000
63	104 68	77 02	156 97	240 33	327 70	419 88	517 85	622 91	736 74	861 50	1,000
64	106 80	76 48	155 82	238 53	325 26	416 86	514 42	619 36	733 55	859 39	1,000
65	109 14	75 39	154 54	236 58	322 54	413 50	510 69	615 40	729 99	857 04	1,000

Net Premiums and Reserve Values for \$1,000.1139

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 96.)

Net Annual Premiums.	RESERVES AT THE END OF						
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
\$25 15	\$18 37	\$37 48	\$57 37	\$78 07	\$99 62	\$122 06	\$145 41
25 55	18 74	38 23	58 52	79 64	101 63	124 52	148 34
25 97	19 12	39 02	59 72	81 28	103 71	127 06	151 37
26 40	19 52	39 83	60 97	82 97	105 86	129 70	154 50
26 84	19 93	40 68	62 26	84 72	108 09	132 42	157 74
27 31	20 36	41 54	63 59	86 52	110 39	135 23	161 09
27 79	20 80	42 44	64 96	88 39	112 76	138 14	164 54
28 29	21 26	43 37	66 38	90 31	115 22	141 14	168 30
28 81	21 73	44 33	67 84	92 31	117 75	144 23	171 78
29 36	22 21	45 32	69 36	94 36	120 37	147 43	175 58
29 91	22 72	46 35	70 92	96 43	123 06	150 72	179 49
30 49	23 24	47 41	72 53	98 67	125 85	154 12	183 53
31 09	23 78	48 49	74 19	100 92	128 71	157 61	187 67
31 72	24 32	49 61	75 90	103 24	131 66	161 20	191 93
32 37	24 89	50 77	77 67	105 63	134 69	164 90	196 30
33 05	25 49	51 97	79 49	108 08	137 81	168 69	200 80
33 75	26 09	53 19	81 34	110 60	140 99	172 58	205 41
34 49	26 71	54 44	83 26	113 18	144 28	176 58	210 15
35 26	27 34	55 73	85 21	115 84	147 64	180 68	214 99
36 05	28 00	57 06	87 24	118 57	151 10	184 88	219 96
36 89	28 67	58 42	89 31	121 37	154 64	189 18	225 02
37 76	29 36	59 83	91 45	124 24	158 27	193 57	230 18
38 67	30 07	61 27	93 62	127 17	161 96	198 02	235 40
39 62	30 81	62 75	95 85	130 16	165 70	202 53	240 67
40 62	31 55	64 25	98 17	133 18	169 49	207 07	245 96
41 66	32 32	65 77	100 40	136 23	173 29	211 61	251 25
42 77	33 08	67 31	102 70	139 27	177 07	216 13	256 52
43 92	33 87	68 86	105 00	142 31	180 84	220 63	261 76
45 14	34 64	70 39	107 27	145 31	184 57	225 09	266 93
46 42	35 40	71 90	109 51	148 28	188 25	229 48	272 04
47 77	36 16	73 39	111 73	151 22	191 89	233 82	277 07
49 19	36 91	74 87	113 93	154 11	195 48	238 08	282 00
50 69	37 65	76 34	116 10	156 97	199 00	242 25	286 84
52 27	38 39	77 79	118 24	159 76	202 44	246 33	291 54
55 34	39 11	79 21	120 32	162 49	205 80	250 29	296 09
55 71	39 83	80 61	122 37	165 17	209 06	254 13	300 49
57 60	40 53	81 97	124 37	167 76	212 21	257 82	304 70
59 50	41 22	83 32	126 32	170 28	215 25	261 35	308 72
61 73	41 91	84 64	128 21	172 69	218 16	264 72	312 52
64 00	42 57	85 90	130 02	175 00	220 92	267 90	316 07
66 43	43 22	87 12	131 76	177 20	223 53	270 86	319 34
69 04	43 84	88 30	133 43	179 29	225 96	273 57	322 31
71 83	44 44	89 43	135 01	181 22	228 18	276 01	324 91
74 82	45 03	90 52	136 48	182 99	230 16	278 13	327 11
78 06	45 59	91 51	137 81	184 57	231 86	279 89	328 86
81 52	46 06	92 42	139 00	185 91	233 26	281 25	330 14

1140 Net Premiums and Reserve Values for \$1,000.

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$169 73	\$195 05	\$221 41	\$248 85	\$277 45	\$307 22	\$338 24	\$370 55
21	173 14	198 96	225 85	253 85	283 00	313 37	345 00	377 95
22	176 67	203 01	230 44	259 01	288 75	319 72	351 99	385 60
23	180 32	207 20	235 20	264 33	294 68	326 28	359 20	393 49
24	184 10	211 54	240 10	269 84	300 81	333 06	366 65	401 63
25	188 00	216 00	245 16	275 52	307 13	340 05	374 33	410 03
26	192 02	220 62	250 39	281 38	313 66	347 25	382 25	418 69
27	196 17	225 38	255 78	287 43	320 38	354 68	390 40	427 62
28	200 46	230 29	261 35	293 66	327 31	362 33	398 81	436 31
29	204 87	235 35	267 07	300 08	334 44	370 21	407 47	446 28
30	209 43	240 56	272 96	306 68	341 78	378 32	416 37	456 00
31	214 11	245 93	279 03	313 47	349 33	386 65	425 52	466 00
32	218 92	251 43	285 26	320 45	357 09	395 21	434 91	476 26
33	223 87	257 10	291 66	327 63	365 05	404 00	444 54	486 77
34	228 96	262 92	298 24	334 98	373 21	412 99	454 40	497 52
35	234 18	268 89	304 98	342 52	381 57	422 19	464 47	508 49
36	239 54	275 01	311 89	350 23	390 10	431 58	474 74	519 67
37	245 03	281 28	318 94	358 10	398 81	441 14	485 18	531 04
38	250 64	287 67	326 14	366 12	407 66	450 84	495 78	542 58
39	256 38	294 20	333 47	374 26	416 63	460 69	506 53	554 30
40	262 22	300 83	340 90	382 50	425 71	470 64	517 41	566 15
41	268 16	307 54	348 41	390 82	434 88	480 70	528 39	578 13
42	274 15	314 31	355 97	399 20	444 11	490 82	539 46	590 22
43	280 18	321 12	363 57	407 63	453 39	500 99	550 60	602 39
44	286 23	327 94	371 19	416 06	462 68	511 19	561 77	614 63
45	292 27	334 76	378 79	424 49	471 96	521 39	572 97	626 92
46	298 30	341 54	386 36	432 87	481 21	531 57	584 16	639 24
47	304 27	348 28	393 87	441 19	490 41	541 70	595 32	651 55
48	310 18	354 93	401 30	449 43	499 51	551 75	606 41	663 83
49	316 01	361 49	408 62	457 56	508 50	561 68	617 41	676 07
50	321 73	367 94	415 82	465 54	517 34	571 48	628 30	688 24
51	327 36	374 26	422 86	473 36	526 01	581 11	639 05	700 30
52	332 84	380 42	429 72	480 98	534 47	590 54	649 61	712 23
53	338 18	386 39	436 37	488 38	542 71	599 74	659 96	724 01
54	343 32	392 15	442 79	495 51	550 66	608 68	670 07	735 60
55	348 28	397 69	448 95	502 36	558 30	617 26	679 89	746 98
56	353 01	402 96	454 80	508 86	565 58	625 52	689 39	758 13
57	357 51	407 95	460 32	515 00	572 47	633 38	698 54	769 04
58	361 73	412 61	465 46	520 72	578 93	640 81	707 32	779 73
59	365 65	416 90	470 18	525 97	584 89	647 76	715 72	790 18
60	369 22	420 78	474 44	530 71	590 32	654 24	723 75	800 49
61	372 41	424 21	478 16	534 88	595 20	660 25	731 44	810 63
62	375 16	427 12	481 31	538 47	599 55	665 80	738 79	820 64
63	377 41	429 46	483 88	541 50	603 39	670 89	745 81	830 54
64	379 14	431 26	485 91	544 02	606 73	675 55	752 49	840 32
65	380 38	432 57	487 48	546 08	609 63	679 77	758 80	849 97

Net Premiums and Reserve Values per \$1,000.1141

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$54 44	\$48 92	\$99 90	\$153 05	\$208 45	\$266 21	\$326 48	\$389 23
21	54 47	48 91	99 88	153 01	208 40	266 16	326 37	389 17
22	54 51	48 90	99 86	152 98	208 37	266 11	326 31	389 10
23	54 55	48 88	99 84	152 96	208 33	266 06	326 26	389 08
24	54 59	48 88	99 83	152 93	208 29	266 01	326 19	388 96
25	54 63	48 87	99 81	152 90	208 25	265 96	326 13	388 88
26	54 68	48 86	99 79	152 87	208 20	265 90	326 06	388 80
27	54 73	48 85	99 77	152 84	208 16	265 84	325 99	388 72
28	54 79	48 85	99 75	152 81	208 12	265 79	325 92	388 63
29	54 85	48 83	99 72	152 78	208 07	265 73	325 84	388 54
30	54 92	48 83	99 71	152 75	208 03	265 66	325 77	388 45
31	54 99	48 82	99 70	152 72	207 98	265 60	325 69	388 36
32	55 07	48 81	99 67	152 68	207 93	265 54	325 60	388 25
33	55 16	48 80	99 65	152 65	207 89	265 47	325 51	388 13
34	55 26	48 79	99 64	152 62	207 85	265 40	325 42	388 01
35	55 37	48 80	99 63	152 60	207 79	265 33	325 32	387 89
36	55 49	48 79	99 62	152 57	207 74	265 25	325 22	387 76
37	55 63	48 79	99 60	152 54	207 69	265 18	325 12	387 63
38	55 78	48 79	99 59	152 51	207 65	265 12	325 03	387 51
39	55 95	48 79	99 59	152 50	207 63	265 07	324 95	387 39
40	56 14	48 80	99 60	152 50	207 62	265 03	324 88	387 28
41	56 36	48 82	99 63	152 53	207 62	265 02	324 92	387 16
42	56 61	48 83	99 66	152 55	207 64	264 99	324 75	387 03
43	56 88	48 87	99 70	152 61	207 66	264 98	324 68	386 88
44	57 20	48 90	99 76	152 65	207 68	264 96	324 58	386 68
45	57 55	48 95	99 82	152 71	207 71	264 91	324 44	386 44
46	57 95	48 99	99 88	152 76	207 70	264 82	324 24	386 13
47	58 41	49 04	99 95	152 79	207 67	264 69	324 00	385 76
48	58 92	49 08	99 98	152 78	207 58	264 50	323 69	385 30
49	59 49	49 11	99 99	152 74	207 46	264 27	323 31	384 77
50	60 13	49 13	99 99	152 68	207 30	263 99	322 88	384 16
51	60 84	49 14	99 98	152 61	207 12	263 66	322 38	383 48
52	61 69	49 16	99 97	152 51	206 91	263 29	321 83	382 72
53	62 52	49 18	99 94	152 40	206 67	262 88	321 21	381 88
54	63 50	49 18	99 91	152 27	206 39	262 42	320 53	380 94
55	64 59	49 20	99 87	152 13	206 10	261 92	319 78	379 92
56	65 81	49 20	99 83	151 98	205 78	261 37	318 97	378 80
57	67 16	49 22	99 80	151 83	205 44	260 79	318 08	377 60
58	68 65	49 25	99 77	151 67	205 08	260 16	317 14	376 23
59	70 31	49 27	99 73	151 49	204 68	259 48	316 12	374 87
60	72 15	49 30	99 70	151 31	204 26	258 76	315 00	373 31
61	74 18	49 32	99 66	151 11	203 82	257 96	313 77	371 59
62	76 48	49 36	99 63	150 91	203 32	257 07	312 41	369 67
63	78 90	49 40	99 59	150 66	202 75	256 07	310 86	367 50
64	81 63	49 44	99 52	150 36	202 09	254 90	309 10	365 04
65	84 63	49 45	99 42	149 99	201 30	253 57	307 09	362 28

1142 Net Premiums and Reserve Values per \$1,000

FIFTEEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$454 73	\$523 05	\$594 31	\$668 66	\$746 25	\$827 22	\$911 75	\$1,000
21	454 66	522 97	594 23	668 58	746 18	827 16	911 71	1,000
22	454 58	522 89	594 15	668 50	746 10	827 10	911 68	1,000
23	454 50	522 80	594 06	668 42	746 02	827 04	911 64	1,000
24	454 43	522 72	593 97	668 33	745 94	826 97	911 60	1,000
25	454 34	522 62	593 87	668 23	745 85	826 90	911 55	1,000
26	454 25	522 52	593 77	668 13	745 76	826 82	911 51	1,000
27	454 15	522 42	593 66	668 02	745 65	826 74	911 45	1,000
28	454 06	522 31	593 55	667 90	745 54	826 65	911 40	1,000
29	453 95	522 20	593 42	667 77	745 42	826 54	911 33	1,000
30	453 84	522 07	593 28	667 63	745 29	826 44	911 27	1,000
31	453 72	521 94	593 14	667 48	745 15	826 32	911 19	1,000
32	453 59	521 79	592 98	667 32	744 99	826 19	911 11	1,000
33	453 46	521 63	592 81	667 15	744 83	826 05	911 02	1,000
34	453 31	521 47	592 63	666 96	744 65	825 89	910 92	1,000
35	453 16	521 30	592 44	666 76	744 45	825 72	910 81	1,000
36	453 01	521 11	592 24	666 54	744 24	825 54	910 69	1,000
37	452 85	520 93	592 02	666 31	744 00	825 33	910 56	1,000
38	452 69	520 73	591 79	666 06	743 74	825 10	910 40	1,000
39	452 53	520 53	591 54	665 78	743 45	824 84	910 23	1,000
40	452 37	520 31	591 27	665 46	743 13	824 54	910 04	1,000
41	452 19	520 06	590 96	665 10	742 76	824 21	909 82	1,000
42	451 98	519 77	590 60	664 69	742 33	823 84	909 58	1,000
43	451 74	519 43	590 18	664 23	741 86	823 41	909 30	1,000
44	451 44	519 04	589 70	663 68	741 31	822 93	908 99	1,000
45	451 08	518 57	589 14	663 07	740 68	822 38	908 63	1,000
46	450 65	518 02	588 49	662 35	739 97	821 76	908 23	1,000
47	450 14	517 38	587 74	661 54	739 16	821 06	907 78	1,000
48	449 54	516 64	586 88	660 62	738 25	820 26	907 27	1,000
49	448 85	515 79	585 92	659 58	737 22	819 37	906 70	1,000
50	448 06	514 85	584 83	658 42	736 07	818 38	906 06	1,000
51	447 19	513 79	583 63	657 12	734 78	817 27	905 35	1,000
52	446 22	512 61	582 28	655 67	733 36	816 03	904 55	1,000
53	445 14	511 31	580 79	654 08	731 78	814 66	903 67	1,000
54	443 94	509 86	579 14	652 31	730 03	813 14	902 68	1,000
55	442 63	508 28	577 34	650 37	728 10	811 46	901 59	1,000
56	441 20	506 56	575 36	648 23	725 97	809 59	900 38	1,000
57	439 65	504 67	573 18	645 88	723 62	807 52	899 03	1,000
58	437 96	502 61	570 80	643 28	721 02	805 23	897 53	1,000
59	436 11	500 34	568 17	640 42	718 13	802 68	895 87	1,000
60	434 09	497 84	565 26	637 23	714 92	799 86	894 03	1,000
61	431 83	495 06	562 02	633 68	711 36	796 73	892 00	1,000
62	429 31	491 95	558 39	629 73	707 42	793 29	889 76	1,000
63	426 48	488 46	554 36	625 39	703 11	789 52	887 28	1,000
64	423 28	484 58	549 95	620 67	698 42	785 40	884 55	1,000
65	419 77	480 39	545 22	615 63	693 40	780 93	881 55	1,000

Net Premiums and Reserve Values per \$1,000. 1143

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF										
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.
20	\$20 72	\$13 75	\$28 05	\$42 91	\$58 36	\$74 44	\$91 16	108 55	126 64	145 46	165 03	185 39
21	21 06	14 05	28 65	43 84	59 64	76 07	93 15	110 92	129 40	148 61	168 60	189 40
22	21 40	14 86	29 29	44 81	60 96	77 75	95 21	113 87	132 24	151 88	172 30	193 54
23	21 76	14 68	29 95	45 88	62 33	79 50	97 34	115 90	135 19	155 26	176 12	197 82
24	22 14	15 02	30 64	46 88	63 75	81 30	99 55	118 51	138 24	158 75	180 07	202 24
25	22 53	15 87	31 35	47 96	65 22	83 17	101 82	121 22	141 39	162 35	184 14	206 30
26	22 93	15 73	32 08	49 07	66 73	85 09	104 18	124 01	144 63	166 06	188 34	211 50
27	23 35	16 10	32 84	50 23	68 30	87 04	106 61	126 90	147 98	169 90	192 67	216 36
28	23 79	16 49	33 62	51 42	69 92	89 15	109 12	129 87	151 44	173 85	197 14	221 33
29	24 24	16 88	34 43	52 66	71 60	91 27	111 71	132 95	155 01	177 98	201 74	226 47
30	24 71	17 30	35 27	53 94	73 32	93 46	114 99	136 12	158 69	182 12	206 47	231 75
31	25 21	17 73	36 14	55 25	75 11	95 73	117 15	138 38	162 47	186 44	211 33	237 18
32	25 72	18 17	37 03	56 61	76 95	98 06	119 99	142 74	166 36	190 88	216 34	242 76
33	26 25	18 62	37 94	58 02	78 85	100 47	122 91	146 20	170 36	195 45	221 48	248 50
34	26 81	19 09	38 91	59 47	80 82	102 95	125 93	149 76	174 49	200 15	226 77	254 38
35	27 40	19 58	39 90	60 97	82 83	105 51	129 03	153 42	178 73	204 98	232 19	260 41
36	28 01	20 08	40 91	62 51	84 91	108 13	132 22	157 19	183 08	209 92	237 75	266 57
37	28 64	20 60	41 96	64 10	87 05	110 84	135 50	161 07	187 55	215 00	243 42	272 36
38	29 31	21 13	43 03	65 73	89 25	113 63	138 88	165 04	192 14	220 19	249 22	279 27
39	30 01	21 69	44 15	67 42	91 53	116 51	142 36	169 13	196 83	225 49	255 13	285 76
40	30 75	22 25	45 30	69 17	93 88	119 46	145 93	173 31	201 62	230 88	261 10	292 31
41	31 52	22 85	46 50	70 98	96 30	122 50	149 59	177 58	206 49	236 34	267 13	298 92
42	32 34	23 46	47 73	72 83	98 79	125 61	153 31	181 91	211 41	241 84	273 20	305 54
43	33 20	24 10	49 00	74 74	101 33	128 78	157 10	186 29	216 37	247 36	279 23	312 13
44	34 11	24 74	50 30	76 68	103 92	131 99	160 91	190 69	221 34	252 89	285 36	318 30
45	35 07	25 41	51 63	78 67	106 54	135 23	164 74	195 10	226 31	258 41	291 42	325 39
46	36 08	26 09	52 98	80 68	109 17	138 47	168 57	199 49	231 27	263 90	297 44	331 91
47	37 16	26 78	54 35	82 69	111 81	141 70	172 39	203 88	236 19	269 35	303 39	338 36
48	38 31	27 48	55 72	84 70	114 44	144 93	176 20	208 24	241 08	274 74	309 27	344 71
49	39 53	28 17	57 07	86 70	117 05	148 14	179 97	212 56	245 91	280 06	315 06	350 96
50	40 82	28 87	58 43	88 70	119 68	151 35	183 74	216 84	250 70	285 33	320 77	357 08
51	42 20	29 56	59 80	90 72	122 30	154 56	187 48	221 10	255 44	290 51	326 38	363 08
52	43 67	30 27	61 19	92 74	124 93	157 75	191 21	226 33	260 12	295 62	331 86	368 93
53	45 23	30 99	62 58	94 78	127 56	160 94	194 95	229 52	264 75	300 63	337 23	374 62
54	46 91	31 71	63 98	96 82	130 20	164 14	198 62	233 67	269 29	305 54	342 47	380 15
55	48 70	32 44	65 40	98 87	132 85	167 32	202 29	237 76	273 77	310 35	347 56	385 47
56	50 63	33 17	66 82	100 93	135 49	170 49	205 92	241 79	279 15	315 03	352 46	390 56
57	52 69	33 92	68 27	103 01	138 14	173 64	209 51	245 78	282 45	319 56	357 18	395 41
58	54 90	34 68	69 72	105 10	140 78	176 77	213 07	249 69	286 62	323 93	361 67	399 95
59	57 28	35 44	71 18	107 18	143 41	179 88	216 58	253 49	290 65	328 10	365 89	404 17
60	59 85	36 22	72 64	109 26	146 04	182 97	220 01	257 19	294 52	332 04	369 84	408 03
61	62 61	36 99	74 12	111 35	148 67	186 01	223 38	260 78	298 22	335 76	373 47	411 53
62	65 60	37 78	75 62	113 47	151 27	189 01	226 67	264 24	301 74	339 23	376 83	414 76
63	68 82	38 59	77 14	115 58	153 87	191 98	229 87	267 57	305 08	342 50	380 00	417 85
64	72 30	39 41	78 65	117 68	156 43	194 37	232 99	270 77	308 27	345 65	383 11	420 96
65	76 07	40 22	80 16	119 76	158 95	197 71	236 00	273 86	311 41	348 84	386 38	424 33

1144 Net Premiums and Reserve Values per \$1,000

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF																		Reserve Values on Paid up Life Policies per \$1,000.			
	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	Present Age.	Net Single Premium or Reserve.		Present Age.	Net Single Premium or Reserve.								
20	206 58	228 62	251 54	275 39	300 22	326 06	352 93	380 91	410 03	20	284 97	65	688 24									
21	211 03	233 53	256 94	281 29	306 63	333 00	360 43	388 98	418 69	21	289 40	66	700 30									
22	215 63	238 61	262 51	287 38	313 25	340 15	368 15	397 29	427 62	22	293 99	67	712 23									
23	220 38	243 86	268 27	293 66	320 06	347 53	376 11	405 86	436 81	23	298 73	68	724 01									
24	225 29	249 27	274 20	300 13	327 09	355 13	384 31	414 67	446 28	24	303 65	69	735 60									
25	230 35	254 85	280 31	306 79	334 32	362 96	392 75	423 75	456 00	25	308 73	70	746 98									
26	235 57	260 59	286 60	313 65	341 77	371 01	401 43	433 08	466 00	26	314 01	71	758 13									
27	240 94	266 51	293 08	320 70	349 42	379 29	410 35	442 65	476 26	27	319 47	72	769 04									
28	246 47	272 59	299 74	327 96	357 30	387 79	419 50	452 47	486 77	28	325 12	73	779 72									
29	252 16	278 85	306 59	335 42	365 38	396 52	428 88	462 53	497 52	29	330 97	74	790 18									
30	258 01	285 29	313 63	343 07	373 67	405 45	438 48	472 81	508 49	30	337 02	75	800 46									
31	264 02	291 90	320 85	350 92	382 15	414 59	448 28	483 29	519 67	31	343 28	76	810 62									
32	270 20	298 68	328 26	358 95	390 82	423 91	458 27	493 95	531 04	32	349 76	77	820 64									
33	276 53	305 63	335 82	367 16	399 67	433 40	468 42	504 78	542 58	33	356 46	78	830 54									
34	283 03	312 74	343 56	375 52	408 67	443 04	478 72	515 77	554 30	34	363 39	79	840 32									
35	289 67	320 00	351 44	384 02	417 79	452 81	489 15	526 90	566 15	35	370 55	80	849 97									
36	296 44	327 39	359 44	392 64	427 03	462 69	499 70	538 14	578 13	36	377 95	81	859 40									
37	303 35	334 89	367 54	401 35	436 37	472 67	510 34	549 49	590 22	37	385 60	82	868 65									
38	310 34	342 48	375 73	410 14	445 78	482 72	521 06	560 90	602 39	38	393 49	83	877 74									
39	317 42	350 14	383 95	418 99	455 24	492 82	531 82	572 38	614 63	39	401 63	84	886 77									
40	324 55	357 85	392 27	427 87	464 74	502 94	542 61	583 89	626 92	40	410 03	85	895 78									
41	331 72	365 59	400 59	435 77	474 23	513 07	553 41	595 40	639 24	41	418 69	86	904 68									
42	338 91	373 34	408 90	445 66	483 71	523 17	564 18	606 90	651 55	42	427 62	87	913 32									
43	346 09	381 07	417 18	454 50	493 14	533 22	574 89	618 35	663 83	43	436 81	88	921 49									
44	353 25	388 75	425 40	463 28	502 49	543 18	585 52	629 73	676 07	44	446 28	89	929 20									
45	360 35	396 37	433 55	471 96	511 74	553 03	596 04	641 01	688 24	45	456 00	90	936 64									
46	367 37	403 90	441 58	480 51	520 84	562 73	606 41	652 15	700 30	46	466 00	91	943 93									
47	374 31	411 32	449 48	488 91	529 77	572 26	616 61	663 14	712 23	47	476 26	92	950 74									
48	381 12	418 59	457 21	497 13	538 51	581 58	626 60	673 92	724 61	48	486 77	93	956 30									
49	387 80	425 70	464 76	505 14	547 02	590 65	636 34	684 48	735 60	49	497 52	94	961 52									
50	394 34	432 64	472 11	512 92	555 27	599 45	645 80	694 78	746 98	50	508 49	95	966 18									
51	400 71	439 38	479 23	520 43	563 23	607 94	654 95	704 79	758 13	51	519 67	96	1,000 00									
52	406 90	445 91	486 09	527 65	570 86	616 07	663 74	714 47	769 04	52	531 04											
53	412 90	452 19	492 66	534 54	578 13	623 83	672 15	723 81	779 72	53	542 58											
54	418 68	458 20	498 91	541 06	584 99	631 15	680 15	732 81	790 18	54	554 30											
55	424 20	463 91	504 80	547 18	591 40	638 02	687 73	741 48	800 48	55	566 15											
56	429 44	469 27	510 29	552 83	597 33	644 41	694 90	749 85	810 62	56	578 13											
57	434 36	474 25	515 33	557 99	602 76	650 36	701 69	757 93	820 64	57	590 22											
58	438 92	478 79	519 89	562 66	607 73	655 87	708 10	765 74	830 54	58	602 39											
59	443 08	482 88	523 97	566 87	612 26	660 98	714 16	773 26	840 32	59	614 63											
60	446 82	486 54	527 64	570 69	616 41	665 73	719 86	780 47	849 97	60	626 92											
61	450 20	489 86	530 99	574 20	620 25	670 13	725 18	787 35	859 40	61	639 24											
62	453 34	492 97	534 16	577 52	623 84	674 21	730 15	793 81	868 65	62	651 55											
63	456 39	496 03	537 27	580 74	627 25	678 02	734 64	799 83	877 74	63	663 83											
64	459 52	499 20	540 47	583 95	630 55	681 43	738 67	805 44	886 77	64	676 07											
65	462 94	502 64	543 86	587 26	633 61	684 48	742 25	810 70	895 78													

NET PREMIUMS AND RESERVE VALUES

PER \$1,000.

20-Premiums (First Year Term and 19 Premiums) Life Policy. American Experience 3½ Per Cent.

1st Yr. Term		19 PREMIUMS LIFE									
Age.	Net Premium 1 Year Term	Age.	Net Premium 19 Premiums Life	Reserves at end of							
				1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	\$7 54	21	\$21 76	\$14 78	\$30 15	\$46 13	\$62 76	\$80 05	\$98 04	116 75	136 22
21	7 59	22	22 11	15 10	30 80	47 14	64 13	81 79	100 17	119 29	139 17
22	7 64	23	22 48	15 44	31 49	48 19	65 55	83 60	102 38	121 91	142 22
23	7 69	24	22 87	15 79	32 20	49 27	67 02	85 47	104 66	124 62	145 38
24	7 74	25	23 27	16 15	32 94	50 39	68 54	87 41	107 02	127 43	148 64
25	7 79	26	23 69	16 52	33 69	51 55	70 10	89 40	109 46	130 32	152 00
26	7 86	27	24 12	16 90	34 48	52 74	71 74	91 48	111 99	133 32	155 49
27	7 92	28	24 57	17 31	35 29	53 98	73 41	93 60	114 58	136 39	159 07
28	7 98	29	25 03	17 71	36 12	55 25	75 13	95 79	117 26	139 57	162 75
29	8 06	30	25 52	18 14	36 99	56 57	76 92	98 06	120 03	142 85	166 56
30	8 14	31	26 02	18 58	37 89	57 93	78 76	100 40	122 88	146 23	170 48
31	8 22	32	26 55	19 04	38 80	59 33	80 66	102 81	125 82	149 70	174 51
32	8 32	33	27 10	19 50	39 75	60 79	82 62	105 30	128 84	153 28	178 64
33	8 42	34	27 67	19 99	40 74	62 29	84 65	107 86	131 96	156 96	182 91
34	8 53	35	28 27	20 49	41 76	63 83	86 73	110 50	135 15	160 74	187 29
35	8 64	36	28 89	21 01	42 81	65 41	88 87	113 20	138 44	164 63	191 79
36	8 78	37	29 54	21 54	43 88	67 05	91 07	115 99	141 83	168 63	196 41
37	8 92	38	30 23	22 08	44 99	68 72	93 34	118 85	145 31	172 72	201 13
38	9 09	39	30 94	22 65	46 13	70 46	95 68	121 82	148 89	176 93	205 97
39	9 26	40	31 69	23 23	47 31	72 25	98 09	124 85	152 56	181 23	210 90
40	9 46	41	32 48	23 84	48 53	74 11	100 57	127 97	156 30	185 61	215 91
41	9 67	42	33 30	24 47	49 80	76 00	103 12	131 15	160 13	190 07	220 98
42	9 91	43	34 17	25 12	51 09	77 95	105 71	134 39	164 01	194 56	226 07
43	10 16	44	35 09	25 77	52 42	79 93	108 35	137 68	167 91	199 07	231 18
44	10 46	45	36 06	26 46	53 77	81 95	111 02	140 98	171 82	203 58	236 27
45	10 79	46	37 09	27 14	55 13	83 99	113 70	144 27	175 72	208 07	241 34
46	11 17	47	38 17	27 84	56 53	86 04	116 38	147 57	179 62	212 56	246 40
47	11 59	48	39 33	28 55	57 90	88 06	119 04	150 84	183 48	216 98	251 38
48	12 09	49	40 55	29 24	59 27	90 08	121 68	154 09	187 31	221 38	256 30
49	12 66	50	41 84	29 94	60 64	92 10	124 32	157 32	191 12	225 72	261 16
50	13 31	51	43 22	30 64	62 01	94 12	126 96	160 55	194 89	230 02	265 97
51	14 05	52	44 69	31 34	63 39	96 14	129 59	163 75	198 63	234 27	270 69
52	14 87	53	46 25	32 06	64 77	98 16	132 20	166 92	202 33	238 45	275 32
53	15 78	54	47 91	32 76	66 16	100 17	134 80	170 08	205 99	242 57	279 85
54	16 81	55	49 69	33 48	67 55	102 19	137 41	173 22	209 61	246 63	284 29
55	17 94	56	51 60	34 20	68 93	104 21	140 00	176 32	213 17	250 58	288 61
56	19 21	57	53 64	34 93	70 34	106 23	142 58	179 38	216 67	254 46	292 81
57	20 61	58	55 83	35 67	71 75	108 25	145 13	182 41	220 11	258 24	296 85
58	22 16	59	58 19	36 40	73 16	110 24	147 65	185 39	223 47	261 89	300 72
59	23 88	60	60 72	37 14	74 56	112 23	150 15	188 32	226 72	265 39	304 38
60	25 79	61	63 44	37 88	75 95	114 21	152 62	191 17	229 86	268 73	307 80

*The reserve at end of one year on a one year term policy is nothing.

1146 PRELIMINARY TERM: LIFE POLICY PAID-UP IN 20 YEARS.

Net Premiums and Reserve Values per \$1,000.

20-Premiums (First Year Term and 19 Premiums) Life Policy. American Experience 3½ Per Cent.

19 PREMIUMS LIFE.

Age at Issue.	RESERVES AT END OF											Paid up for life. Attained age of Insured.
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
21	\$156 46	\$177 53	\$199 45	\$222 25	\$245 97	270 66	296 36	323 09	350 93	379 89	410 03	40
22	159 85	181 36	203 74	227 02	251 24	276 45	302 67	329 97	358 37	387 93	418 69	41
23	163 34	185 32	208 17	231 95	256 68	282 42	309 19	337 05	366 04	396 21	427 62	42
24	166 97	189 41	212 76	237 05	262 31	288 59	315 92	344 37	373 96	404 76	436 81	43
25	170 70	193 63	217 49	242 30	268 11	294 94	322 86	351 89	382 11	413 55	446 28	44
26	174 55	198 00	222 37	247 72	274 08	301 49	329 99	359 65	390 50	422 61	456 00	45
27	178 51	202 50	227 42	253 31	280 24	308 24	337 35	367 60	399 11	431 88	466 00	46
28	182 63	207 13	232 58	259 05	286 55	315 15	344 89	375 82	407 98	441 43	476 26	47
29	186 85	211 89	237 91	264 94	293 05	322 27	352 65	384 23	417 08	451 24	486 77	48
30	191 19	216 79	243 38	271 01	299 73	329 58	360 60	392 85	426 38	461 25	497 52	49
31	195 67	221 84	249 02	277 26	306 61	337 09	368 78	401 71	435 93	471 51	508 46	50
32	200 26	227 01	254 80	283 66	313 63	344 78	377 12	410 73	445 65	481 94	519 67	51
33	204 99	232 34	260 74	290 23	320 86	352 65	385 67	419 95	455 57	492 57	531 04	52
34	209 85	237 82	266 84	296 98	328 24	360 70	394 88	429 35	465 65	503 37	542 58	53
35	214 85	243 43	273 10	303 86	335 78	368 90	403 25	438 89	475 89	514 33	554 30	54
36	219 96	249 18	279 48	310 89	343 46	377 23	412 23	448 55	486 25	525 41	566 15	55
37	225 21	255 06	285 99	318 05	351 26	385 66	421 33	458 32	496 72	536 62	578 13	56
38	230 56	261 05	292 62	325 30	359 14	394 19	430 50	468 17	507 26	547 91	590 22	57
39	236 03	267 15	299 34	332 64	367 11	402 79	439 76	478 09	517 90	559 28	602 39	58
40	241 59	273 32	306 12	340 04	375 13	411 44	449 05	488 06	528 57	570 71	614 63	59
41	247 22	279 55	312 96	347 49	383 18	420 12	458 38	498 05	539 26	582 17	626 92	60
42	252 88	285 82	319 82	354 95	391 25	428 80	467 69	508 03	549 96	593 64	639 24	61
43	258 58	292 10	326 70	362 41	399 31	437 47	476 99	518 00	560 64	605 09	651 55	62
44	264 27	298 38	333 55	369 84	407 32	446 08	486 20	527 87	571 26	616 46	663 83	63
45	269 94	304 61	340 35	377 20	415 25	454 60	495 36	537 68	581 75	627 78	676 07	64
46	275 57	310 81	347 09	384 49	423 10	463 02	504 38	547 35	592 13	638 99	688 24	65
47	281 18	316 95	353 77	391 71	430 86	471 34	513 29	556 90	602 37	650 07	700 30	66
48	286 69	322 99	360 32	398 77	438 44	479 46	521 95	566 23	612 46	660 97	712 23	67
49	292 14	328 94	366 76	405 71	445 87	487 36	530 49	575 34	622 81	671 68	724 01	68
50	297 50	334 77	373 07	412 46	453 09	495 12	538 75	584 23	631 90	682 18	735 60	69
51	302 78	340 51	379 23	419 06	460 11	502 61	546 77	592 82	641 20	692 38	746 98	70
52	307 95	346 09	385 17	425 45	466 93	509 81	554 45	601 08	650 22	702 29	758 13	71
53	312 98	351 51	391 00	431 60	473 44	516 75	561 82	609 02	658 83	711 89	769 04	72
54	317 89	356 78	396 61	437 50	479 66	523 33	568 81	616 54	667 07	721 13	779 72	73
55	322 69	361 89	401 99	443 15	485 52	529 54	575 41	623 61	674 88	730 03	790 18	74
56	327 31	366 76	407 09	448 46	491 09	535 31	581 59	630 24	682 28	738 58	800 48	75
57	331 76	371 41	411 90	453 41	496 20	540 61	587 11	636 36	689 24	746 85	810 62	76
58	336 00	375 80	416 39	457 99	500 85	545 41	592 22	642 03	695 81	754 79	820 64	77
59	340 02	379 89	420 52	462 11	505 01	549 71	596 85	647 26	702 02	762 46	830 54	78
60	343 75	383 64	424 21	465 75	508 97	553 51	601 01	652 05	707 77	769 83	840 32	79
61	347 18	387 00	427 47	468 93	511 87	556 89	604 75	656 43	713 21	776 88	849 97	80

Modified Preliminary Term: Life Policy Paid-up in 20 Years.
Reserve Values American Experience
3½ per cent per each \$1,000.

Age at Issue.	RESERVES AT THE END OF									
	1 Year	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$7 72	\$22 23	\$37 32	\$53 00	\$69 32	\$86 29	\$103 95	\$122 30	\$141 40	\$161 26
21	7 77	22 60	38 02	54 04	70 73	88 07	106 11	124 88	144 39	164 69
22	7 81	22 98	38 75	55 14	72 19	89 91	108 36	127 53	147 47	168 22
23	7 86	23 37	39 49	56 26	73 69	91 82	110 67	130 27	150 66	171 87
24	7 90	23 77	40 26	57 42	75 25	93 79	113 06	133 11	153 95	175 62
25	7 94	24 18	41 05	58 61	76 85	95 81	115 54	136 04	157 34	179 49
26	7 97	24 59	41 87	59 83	78 50	97 90	118 07	139 04	160 83	183 50
27	8 00	25 02	42 71	61 09	80 21	100 07	120 70	142 15	164 45	187 52
28	8 03	25 46	43 57	62 40	81 96	102 28	123 40	145 35	168 16	191 87
29	8 06	25 92	44 46	63 74	83 77	104 57	126 19	148 65	171 98	196 22
30	8 07	26 37	45 38	65 12	85 62	106 93	129 06	152 04	175 92	200 71
31	8 08	26 84	46 31	66 53	87 54	109 35	132 01	155 53	179 96	205 31
32	8 09	27 30	47 26	67 98	89 50	111 84	135 02	159 11	184 09	210 04
33	8 09	27 79	48 26	69 49	91 53	114 41	138 14	162 78	188 36	214 91
34	8 09	28 29	49 27	71 04	93 62	117 03	141 34	166 57	192 73	219 90
35	8 09	28 79	50 29	72 59	95 73	119 73	144 61	170 44	197 23	225 06
36	8 05	29 30	51 34	74 21	97 91	122 50	147 98	174 41	201 82	230 23
37	8 01	29 82	52 42	75 85	100 15	125 33	151 44	178 49	206 53	235 57
38	7 97	30 34	53 52	77 55	102 45	128 26	154 98	182 67	211 32	241 01
39	7 92	30 87	54 65	79 29	104 81	131 25	158 61	186 92	216 22	246 55
40	7 85	31 42	55 81	81 08	107 24	134 31	162 30	191 26	221 19	252 12
41	7 77	31 96	57 01	82 90	109 71	137 42	166 06	195 65	226 20	257 78
42	7 68	32 52	58 21	84 78	112 22	140 58	169 86	200 08	231 23	263 36
43	7 57	33 07	59 44	86 66	114 77	143 77	173 69	204 50	236 26	268 98
44	7 46	33 64	60 67	88 57	117 35	146 98	177 50	208 93	241 28	274 58
45	7 32	34 19	61 92	90 49	119 91	150 17	181 31	213 32	246 26	280 14
46	7 17	34 76	63 17	92 39	122 45	153 34	185 08	217 69	251 20	285 64
47	7 00	35 30	64 39	94 26	124 96	156 47	188 80	220 00	256 06	291 04
48	6 82	35 82	65 58	96 13	127 46	159 57	192 50	226 26	260 88	296 39
49	6 62	36 31	66 76	97 96	129 92	162 65	196 15	230 46	265 60	301 63
50	6 40	36 80	67 93	99 79	132 37	165 69	199 76	234 60	270 26	306 76
51	6 17	37 28	69 09	101 60	134 80	168 70	203 31	238 68	274 82	311 78
52	5 92	37 75	70 25	103 39	137 20	171 66	206 83	242 69	279 29	316 67
53	5 65	38 20	71 38	105 16	139 57	174 61	210 28	246 62	283 65	321 42
54	5 36	38 65	72 49	106 92	141 93	177 51	213 67	250 46	287 88	326 02
55	5 07	39 07	73 61	108 68	144 26	180 35	217 01	254 20	292 00	330 47
56	4 75	39 50	74 73	110 42	146 58	183 19	220 27	257 85	295 99	334 72
57	4 43	39 93	75 84	112 15	148 85	185 95	223 46	261 40	299 81	338 77
58	4 09	40 33	76 92	113 84	151 08	188 65	226 55	264 80	303 45	342 57
59	3 74	40 73	78 00	115 52	153 29	191 30	229 54	268 06	306 87	346 08
60	3 39	41 13	79 07	117 19	155 46	193 87	232 42	271 14	310 07	349 31

Modified Preliminary Term: Life Policy Paid-up in 20 Years.
Reserve Values American Experience
3½ per cent per each \$1,000.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	181 94	203 45	225 82	\$249 10	\$273 31	\$298 51	\$324 74	\$352 05	\$380 46	\$410 03
21	185 81	207 77	230 62	254 39	279 13	304 86	331 64	359 50	388 51	418 69
22	189 79	212 24	235 58	259 86	285 12	311 40	338 74	367 20	396 80	427 62
23	193 91	216 84	240 69	265 50	291 30	318 14	346 06	375 10	405 34	436 81
24	198 16	221 59	245 97	271 31	297 67	325 08	353 60	383 27	414 16	446 28
25	202 54	226 50	251 40	277 30	304 22	332 22	361 35	391 66	423 19	456 00
26	207 05	231 53	256 99	283 46	310 96	339 57	369 33	400 28	432 48	466 00
27	211 70	236 74	262 75	289 79	317 90	347 14	377 55	409 15	442 05	476 26
28	216 49	242 67	268 67	296 31	325 04	354 90	385 97	418 22	451 84	486 77
29	221 41	247 57	274 76	303 00	332 37	362 87	394 61	427 57	461 87	497 63
30	226 46	253 22	281 00	309 89	339 88	371 06	403 45	437 12	472 12	508 49
31	231 65	259 01	287 42	316 98	347 58	379 40	412 50	446 85	482 56	519 67
32	236 98	264 95	293 99	324 15	355 45	387 93	421 71	456 77	493 18	531 04
33	242 46	271 05	300 73	331 54	363 50	396 68	431 10	466 85	503 98	542 58
34	248 07	277 31	307 62	339 08	371 70	405 54	440 64	477 09	514 93	554 30
35	253 81	283 68	314 64	346 75	380 02	414 50	450 30	487 44	526 02	566 15
36	259 66	290 17	321 79	354 53	388 45	423 60	460 07	497 90	537 22	578 15
37	265 64	296 79	329 03	362 41	396 96	432 78	469 91	508 46	548 51	590 23
38	271 72	303 49	336 33	370 36	405 56	442 02	479 83	519 08	559 89	602 39
39	277 86	310 24	343 72	378 35	414 18	451 31	489 78	529 75	571 30	614 63
40	284 06	317 04	351 14	386 38	422 85	460 60	499 77	540 44	582 76	626 92
41	290 27	323 87	358 57	394 42	431 51	469 91	509 74	551 12	594 23	639 24
42	296 49	330 69	365 98	402 44	440 14	479 17	519 67	561 78	605 67	651 55
43	302 71	337 49	373 35	410 41	448 70	488 38	529 55	572 87	617 05	663 83
44	308 88	344 24	380 68	418 30	457 21	497 50	539 34	582 88	628 36	676 07
45	315 01	350 91	387 92	426 11	465 59	506 51	548 99	593 26	639 57	688 24
46	321 05	357 50	395 05	433 79	473 82	515 34	558 48	603 48	650 64	700 36
47	326 98	363 95	402 03	441 30	481 89	523 98	567 75	613 49	661 49	712 18
48	332 84	370 82	408 90	448 67	489 78	532 47	576 89	623 86	673 24	724 61
49	338 57	376 52	415 56	455 83	497 47	540 68	585 73	632 93	682 70	735 60
50	344 17	382 54	422 05	462 77	504 89	548 63	594 29	642 22	692 91	746 96
51	349 62	388 42	428 33	469 48	512 04	556 27	602 52	651 17	702 81	758 13
52	354 91	394 11	434 39	475 90	518 88	563 59	610 40	659 79	712 40	769 04
53	360 03	399 58	440 18	482 03	525 37	570 51	617 87	667 99	721 62	779 72
54	364 97	404 80	445 68	487 82	531 47	577 01	624 89	675 77	730 49	790 18
55	369 68	409 76	450 87	493 23	537 16	583 04	631 45	683 12	739 04	800 48
56	374 15	414 42	445 68	498 22	542 36	588 56	637 51	690 04	747 26	810 62
57	378 36	418 74	460 10	502 74	547 04	593 58	643 11	696 56	755 20	820 64
58	382 24	422 67	464 06	506 75	551 21	598 10	648 24	702 69	762 85	830 54
59	385 79	426 19	467 54	510 27	554 90	602 17	652 96	708 45	770 18	840 32
60	388 97	429 28	470 59	513 35	558 19	605 84	657 30	713 83	776 22	849 92

***Select and Ultimate Reserve
per each \$1,000.
Life Policy Paid-up in 20 Years.
American Table of Mortality
with interest at 3½%.**

**†Modified Net Reserve
(New Jersey Standard)
per each \$1,000.
Life Policy Paid-up in 20 Years.
American Table of Mortality
with interest at 3½%.**

Age at Issue.	RESERVES AT THE END OF					Age at Issue.	RESERVES AT THE END OF						
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$8 11	\$24 81	\$41 52	\$58 04	\$74 44	20	\$7 56	\$22 89	\$38 78	\$55 26	\$72 38	\$90 13	108 55
21	8 33	25 46	42 44	59 28	76 07	21	7 60	23 27	39 54	56 41	73 92	92 07	110 92
22	8 65	26 03	43 36	60 58	77 75	22	7 64	23 69	40 33	57 60	75 51	94 09	113 37
23	8 93	26 71	44 37	61 98	79 50	23	7 67	24 11	41 16	58 83	77 16	96 17	115 90
24	9 24	27 39	45 42	63 41	81 30	24	7 71	24 55	42 01	60 10	78 86	98 33	118 51
25	9 55	28 06	46 49	64 87	83 17	25	7 74	24 99	42 87	61 40	80 63	100 55	121 22
26	9 82	28 75	47 57	66 33	85 09	26	7 77	25 45	43 76	62 75	82 44	102 85	124 01
27	10 19	29 48	48 71	67 91	87 09	27	7 80	25 92	44 70	64 15	84 32	105 23	126 90
28	10 52	30 25	49 92	69 55	89 15	28	7 82	26 39	45 64	65 58	86 26	107 67	129 87
29	10 85	31 01	51 13	71 21	91 27	29	7 84	26 90	46 63	67 08	88 26	110 20	132 95
30	11 20	31 81	52 38	72 92	93 46	30	7 85	27 39	47 64	68 59	90 31	112 81	136 12
31	11 57	32 66	53 71	74 72	95 73	31	7 86	27 91	48 67	70 17	92 44	115 50	139 38
32	11 93	33 47	55 01	76 55	98 06	32	7 86	28 44	49 74	71 80	94 62	118 27	142 74
33	12 32	34 37	56 42	78 46	100 47	33	7 86	28 97	50 85	73 47	96 88	121 12	146 20
34	12 70	35 29	57 84	80 41	102 95	34	7 84	29 53	51 97	75 19	99 20	124 05	149 76
35	13 10	36 22	59 30	82 40	105 51	35	7 82	30 10	53 13	76 95	101 59	127 07	153 42
36	13 48	37 16	60 82	84 48	108 13	36	7 79	30 67	54 32	78 77	104 03	130 17	157 19
37	13 90	38 15	62 39	86 61	110 84	37	7 75	31 25	55 53	80 62	106 56	133 36	161 07
38	14 28	39 15	63 98	88 83	113 63	38	7 70	31 84	56 78	82 54	109 15	136 64	165 04
39	14 69	40 16	65 61	91 06	116 51	39	7 65	32 45	58 06	84 51	111 83	140 02	169 13
40	15 12	41 25	67 36	93 45	119 46	40	7 57	33 07	59 38	86 54	114 57	143 48	173 31
41	15 53	42 34	69 09	95 84	122 50	41	7 49	33 70	60 74	88 62	117 38	147 03	177 58
42	15 96	43 46	70 89	98 30	125 61	42	7 40	34 35	62 12	90 76	120 26	150 63	181 61
43	16 43	44 59	72 77	100 83	128 78	43	7 29	34 99	63 53	92 92	123 18	154 30	186 29
44	16 78	45 77	74 61	103 37	131 99	44	7 17	35 66	64 97	95 14	126 13	157 98	190 69
45	17 14	46 90	76 53	105 98	135 23	45	7 03	36 31	66 42	97 35	129 10	161 68	195 10
46	17 52	48 06	78 42	108 59	138 47	46	6 89	36 98	67 88	99 57	132 07	165 37	199 40
47	17 86	49 23	80 35	111 22	141 70	47	6 71	37 62	69 31	101 77	135 01	169 04	203 88
48	18 13	50 30	82 23	113 81	144 93	48	6 53	38 26	70 73	103 96	137 95	172 71	208 24
49	18 32	51 38	84 05	116 40	148 14	49	6 33	38 87	72 14	106 13	140 86	176 33	212 56
50	18 47	52 41	85 96	118 92	151 35	50	6 13	39 48	73 54	108 31	143 77	179 95	216 84
51	18 56	53 39	87 76	121 55	154 56	51	5 89	40 07	74 94	110 46	146 67	183 53	221 10
52	18 62	54 36	89 61	124 13	157 75	52	5 65	40 67	76 33	112 62	149 54	187 11	225 33
53	18 56	55 35	91 44	126 67	160 94	53	5 39	41 25	77 71	114 76	152 41	190 66	229 52
54	18 45	56 21	93 25	129 30	164 14	54	5 12	41 82	79 09	116 90	155 28	194 19	233 67
55	18 24	57 11	95 06	131 86	167 32	55	4 82	42 38	80 46	119 04	158 11	197 69	237 76
56	17 97	57 93	96 82	134 44	170 49	56	4 52	42 94	81 83	121 16	160 94	201 14	241 79
57	17 59	58 74	98 59	137 00	173 64	57	4 21	43 51	83 20	123 28	163 74	204 56	245 78
58	17 15	59 43	100 32	139 54	176 77	58	3 88	44 05	84 57	125 38	166 50	207 94	249 69
59	16 51	60 07	102 02	142 06	179 88	59	3 55	44 60	85 92	127 46	169 25	211 26	253 49
60	15 81	60 67	103 69	144 60	182 97	60	3 22	45 14	87 26	129 54	171 97	214 51	257 19

*The 6th year and thereafter the reserve on this plan is equivalent to the reserve on a regular 20 Premiums Life Policy American 3½ % which see.

†The 7th year and thereafter the reserve on this plan is equivalent to the reserve on a regular 20 Premiums Life American 3½ % which see.

1150 **Net Premiums and Reserve Values per \$1,000** /
TWENTY YEAR ENDOWMENT POLICY.
AMERICAN EXPERIENCE $5\frac{1}{2}$ PER CENT.

Net Premiums and Reserve Values per \$1,000. 1151.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	445 97	497 56	551 38	\$607 52	\$668 10	\$727 23	\$791 05	\$857 69	\$927 28	\$1,000
21	445 90	497 49	551 29	607 43	666 00	727 14	790 37	857 62	927 24	1,000
22	445 83	497 41	551 20	607 34	665 91	727 05	790 88	857 54	927 20	1,000
23	445 76	497 33	551 12	607 24	665 81	726 94	790 78	857 47	927 15	1,000
24	445 70	497 25	551 03	607 14	665 70	726 84	790 68	857 38	927 10	1,000
25	445 63	497 17	550 94	607 04	665 59	726 72	790 57	857 29	927 04	1,000
26	445 56	497 09	550 84	606 92	665 46	726 60	790 45	857 19	926 98	1,000
27	445 50	497 00	550 73	606 80	665 34	726 46	790 33	857 09	926 91	1,000
28	445 43	496 91	550 63	606 68	665 20	726 32	790 19	856 97	926 84	1,000
29	445 36	496 82	550 52	606 55	665 06	726 17	790 05	856 85	926 76	1,000
30	445 29	496 74	550 41	606 42	664 91	726 02	789 89	856 71	926 67	1,000
31	445 24	496 65	550 30	606 29	664 76	725 85	789 73	856 57	926 58	1,000
32	445 19	496 58	550 20	606 16	664 60	725 68	789 55	856 40	926 47	1,000
33	445 17	496 52	550 10	606 08	664 44	725 49	789 35	856 23	926 35	1,000
34	445 16	496 45	550 02	605 91	664 28	725 29	789 14	856 03	926 22	1,000
35	445 17	496 45	549 94	605 78	664 10	725 07	788 89	855 81	926 07	1,000
36	445 20	496 43	549 87	605 64	663 99	724 82	788 62	855 56	925 90	1,000
37	445 26	496 43	549 79	605 48	663 66	724 54	788 32	855 28	925 72	1,000
38	445 34	496 43	549 70	605 30	663 40	724 22	787 98	854 96	925 51	1,000
39	445 43	496 42	549 59	605 09	663 11	723 86	787 59	854 61	925 27	1,000
40	445 52	496 40	549 46	604 86	662 78	723 45	787 16	854 21	925 01	1,000
41	445 60	496 37	549 31	604 58	662 39	722 99	786 67	853 77	924 71	1,000
42	445 67	496 31	549 11	604 25	661 94	722 46	786 11	853 26	924 38	1,000
43	445 73	496 22	548 87	603 86	661 43	721 86	785 48	852 70	924 00	1,000
44	445 75	496 09	548 57	603 40	660 84	721 17	784 76	852 05	923 58	1,000
45	445 74	495 91	548 21	602 88	660 17	720 40	783 96	851 33	923 10	1,000
46	445 69	495 57	547 79	602 27	659 39	719 51	783 05	850 52	922 57	1,000
47	445 60	495 38	547 29	601 57	658 52	718 52	782 03	849 61	921 97	1,000
48	445 48	495 04	546 72	600 77	657 53	717 41	780 89	848 59	921 30	1,000
49	445 31	494 63	546 06	599 87	656 43	716 16	779 61	847 46	920 56	1,000
50	445 12	494 18	545 33	598 89	655 22	714 79	778 20	846 20	919 72	1,000
51	444 90	493 67	544 53	597 81	653 88	713 28	776 64	844 80	918 80	1,000
52	444 67	493 13	543 67	596 62	652 41	711 61	774 92	843 25	917 77	1,000
53	444 43	492 55	542 73	595 32	650 80	709 78	773 02	841 54	916 63	1,000
54	444 18	491 93	541 71	593 91	649 03	707 75	770 91	839 63	915 37	1,000
55	443 91	491 25	540 58	592 34	647 08	705 50	768 57	837 52	913 98	1,000
56	443 60	490 43	539 33	590 59	644 88	702 99	765 97	835 19	912 43	1,000
57	443 25	489 61	537 91	588 63	642 42	700 19	763 09	832 63	910 73	1,000
58	442 80	488 60	536 28	586 39	639 68	697 11	759 95	829 81	908 86	1,000
59	442 24	487 40	534 42	583 91	636 68	693 77	756 54	826 75	906 30	1,000
60	441 55	486 03	532 36	581 22	633 47	690 22	752 90	823 44	904 54	1,000
61	440 72	484 52	530 19	578 43	630 15	686 51	749 05	819 88	902 05	1,000
62	439 86	483 01	528 04	575 68	626 85	682 76	745 05	816 10	899 32	1,000
63	439 11	481 67	526 10	573 13	623 69	679 04	740 98	812 06	896 33	1,000
64	438 65	480 68	524 55	570 94	620 80	675 46	736 76	807 74	893 06	1,000
65	438 69	480 27	523 57	569 25	618 29	671 93	732 41	803 13	889 47	1,000

1152 NET PREMIUMS AND RESERVE VALUES PER \$1,000.

Twenty Years (First Year Term and 19 Years) Endowment Policy
American Experience 3½ per cent.

*1st Yr. Term		19 YEAR ENDOWMENT.									
Age.	Net Premium 1 Year Term.	Age.	Net Premium 19 Year Endow- ment.	RESERVES AT END OF							
				1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	\$ 7 54	21	\$41 36	\$35 23	\$71 93	110 18	150 04	191 58	234 87	280 00	327 05
21	7 59	22	41 40	35 22	71 92	110 17	150 02	191 55	234 84	279 95	327 00
22	7 64	23	41 45	35 22	71 92	110 16	150 00	191 53	234 81	279 91	326 95
23	7 69	24	41 50	35 22	71 92	110 15	149 99	191 51	234 78	279 87	326 90
24	7 74	25	41 55	35 22	71 92	110 14	149 98	191 49	234 75	279 84	326 85
25	7 79	26	41 61	35 22	71 92	110 14	149 97	191 48	234 73	279 81	326 80
26	7 86	27	41 67	35 22	71 92	110 14	149 97	191 47	234 71	279 78	326 75
27	7 92	28	41 74	35 22	71 92	110 14	149 97	191 46	234 69	279 75	326 71
28	7 98	29	41 82	35 23	71 93	110 15	149 97	191 45	234 68	279 73	326 68
29	8 06	30	41 90	35 24	71 94	110 16	149 98	191 46	234 68	279 71	326 65
30	8 14	31	41 99	35 25	71 96	110 18	150 00	191 47	234 68	279 70	326 62
31	8 22	32	42 09	35 26	71 98	110 20	150 02	191 49	234 69	279 70	326 60
32	8 32	33	42 21	35 27	72 01	110 24	150 06	191 52	234 71	279 71	326 59
33	8 42	34	42 33	35 29	72 05	110 29	150 11	191 56	234 75	279 73	326 60
34	8 53	35	42 47	35 32	72 09	110 35	150 17	191 62	234 81	279 77	326 62
35	8 64	36	42 63	35 35	72 14	110 42	150 25	191 70	234 89	279 84	326 67
36	8 78	37	42 80	35 39	72 20	110 51	150 35	191 81	235 00	279 94	326 75
37	8 92	38	43 00	35 43	72 28	110 62	150 48	191 95	235 14	280 08	326 87
38	9 09	39	43 22	35 48	72 38	110 75	150 64	192 13	235 32	280 26	327 02
39	9 26	40	43 47	35 54	72 50	110 91	150 85	192 35	235 54	280 48	327 20
40	9 46	41	43 75	35 62	72 64	111 11	151 09	192 62	235 81	280 73	327 41
41	9 67	42	44 06	35 72	72 81	111 35	151 38	192 94	236 12	281 01	327 64
42	9 91	43	44 42	35 83	73 01	111 63	151 70	193 29	236 46	281 31	327 86
43	10 16	44	44 82	35 95	73 24	111 94	152 04	193 66	236 82	281 61	328 07
44	10 46	45	45 26	36 08	73 49	112 27	152 43	194 05	237 19	281 90	328 27
45	10 79	46	45 77	36 23	73 75	112 62	152 82	194 44	237 52	282 17	328 45
46	11 17	47	46 34	36 39	74 02	112 98	153 21	194 82	237 89	282 43	328 60
47	11 59	48	46 97	36 56	74 30	113 34	153 60	195 20	238 22	282 68	328 73
48	12 09	49	47 68	36 73	74 59	113 71	154 00	195 59	238 56	282 93	328 84
49	12 66	50	48 47	36 91	74 90	114 09	154 41	196 00	238 91	283 18	328 94
50	13 31	51	49 35	37 10	75 23	114 49	154 86	193 44	239 28	283 44	329 05
51	14 05	52	50 33	37 29	75 58	114 92	155 35	196 91	239 68	283 72	329 17
52	14 87	53	51 42	37 50	75 95	115 39	155 87	197 42	240 12	284 03	329 30
53	15 78	54	52 62	37 73	76 35	115 91	156 44	197 98	240 60	284 38	329 44
54	16 81	55	53 96	37 98	76 79	116 48	157 07	198 60	241 13	284 77	329 61
55	17 94	56	55 43	38 25	77 27	117 10	157 75	199 28	241 72	285 20	329 81
56	19 21	57	57 07	38 55	77 80	117 78	158 51	200 02	242 38	285 67	330 03
57	20 61	58	58 87	38 88	78 38	118 52	159 32	200 82	243 08	286 17	330 26
58	22 16	59	60 85	39 28	79 00	119 31	160 18	201 68	243 82	286 70	330 47
59	23 88	60	63 03	39 60	79 65	120 15	161 11	202 59	244 60	287 24	330 65
60	25 79	61	65 43	40 00	80 34	121 05	162 11	203 54	245 41	287 78	330 78

*The reserve at end of one year on a one year term policy is nothing.

NET PREMIUMS AND RESERVE VALUES 1153

PER \$1,000.

Twenty Years (First Year Term and 19 Years) Endowment Policy.
American Experience 3½ Per Cent.

19 YEAR ENDOWMENT.

Age at Issue.	RESERVES AT END OF											19 Years. Attained age of Insured.
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
21	\$376 09	\$427 24	\$480 57	\$536 21	\$594 26	654 81	718 01	783 99	852 87	924 83	\$1,000	40
22	376 03	427 17	480 49	536 12	594 16	654 71	717 91	783 90	852 80	924 79	1,000	41
23	375 97	427 10	480 41	536 03	594 06	654 61	717 81	783 81	852 73	924 75	1,000	42
24	375 91	427 03	480 33	535 94	593 96	654 51	717 71	783 71	852 65	924 70	1,000	43
25	375 85	426 96	480 25	535 85	593 86	654 40	717 61	783 61	852 57	924 64	1,000	44
26	375 79	426 89	480 16	535 75	593 75	654 28	717 48	783 49	852 47	924 57	1,000	45
27	375 73	426 81	480 07	535 65	593 63	654 15	717 35	783 36	852 36	924 50	1,000	46
28	375 68	426 73	479 98	535 54	593 50	654 01	717 21	783 23	852 25	924 43	1,000	47
29	375 63	426 65	479 89	535 42	593 37	653 87	717 06	783 09	852 14	924 35	1,000	48
30	375 58	426 58	479 80	535 30	593 24	653 72	716 90	782 94	852 01	924 26	1,000	49
31	375 53	426 51	479 70	535 18	593 10	653 56	716 73	782 77	851 86	924 19	1,000	50
32	375 49	426 45	479 60	535 06	592 96	653 40	716 57	782 59	851 70	924 09	1,000	51
33	375 46	426 40	479 52	534 95	592 83	653 24	716 36	782 41	851 53	923 96	1,000	52
34	375 44	426 36	479 45	534 84	592 69	653 05	716 18	782 21	851 34	923 85	1,000	53
35	375 45	426 34	479 39	534 73	592 55	652 87	715 95	781 99	851 13	923 72	1,000	54
36	375 47	426 34	479 34	534 63	592 40	652 67	715 72	781 74	850 90	923 57	1,000	55
37	375 52	426 35	479 30	534 53	592 24	652 45	715 45	781 45	850 64	923 40	1,000	56
38	375 60	426 38	479 27	534 43	592 03	652 21	715 15	781 12	850 35	923 13	1,000	57
39	375 71	426 43	479 24	534 31	591 82	651 93	714 81	780 75	850 02	922 96	1,000	58
40	375 84	426 46	479 20	534 18	591 58	651 60	714 43	780 33	849 65	922 71	1,000	59
41	375 98	426 50	479 14	534 02	591 31	651 21	713 99	779 86	849 23	922 45	1,000	60
42	376 11	426 55	479 05	533 81	590 98	650 77	713 49	779 33	848 76	922 13	1,000	61
43	376 24	426 55	478 93	533 55	590 59	650 27	712 88	778 73	848 20	921 78	1,000	62
44	376 35	426 52	478 77	533 23	590 13	649 69	712 24	778 05	847 59	921 38	1,000	63
45	376 43	426 46	478 56	532 85	589 62	649 02	711 47	777 28	846 90	920 93	1,000	64
46	376 47	426 36	478 29	532 41	589 00	648 26	710 61	776 41	846 13	920 43	1,000	65
47	376 48	426 21	477 95	531 88	588 29	647 40	709 64	775 43	845 29	919 84	1,000	66
48	376 46	426 00	477 54	531 27	587 48	646 43	708 56	774 33	844 29	919 23	1,000	67
49	376 41	425 74	477 03	530 58	586 57	645 34	707 35	773 10	843 20	918 51	1,000	68
50	376 34	425 44	476 53	529 80	585 56	644 12	705 99	771 73	842 00	917 71	1,000	69
51	376 25	425 12	475 95	528 94	584 45	642 78	704 49	770 22	840 65	916 83	1,000	70
52	376 11	424 77	475 31	528 01	583 23	641 31	702 87	768 56	839 19	915 86	1,000	71
53	376 01	424 39	474 62	527 00	581 89	639 70	701 07	766 70	837 54	914 78	1,000	72
54	375 92	423 98	473 87	525 90	580 43	637 93	699 06	764 66	835 71	913 57	1,000	73
55	375 81	423 54	472 06	524 69	578 82	635 97	696 90	762 40	833 67	912 24	1,000	74
56	375 71	423 07	472 17	523 36	577 05	633 85	694 44	759 89	831 43	910 75	1,000	75
57	375 59	422 55	471 19	521 89	575 09	631 42	691 73	757 11	828 95	909 12	1,000	76
58	375 44	421 96	470 99	520 24	572 88	628 75	688 70	754 03	826 26	907 32	1,000	77
59	375 23	421 27	468 83	518 36	570 38	625 75	685 38	750 66	823 26	905 33	1,000	78
60	374 94	420 40	467 34	516 21	567 62	622 45	681 79	747 00	819 99	903 15	1,000	79
61	374 55	419 41	465 67	513 82	564 63	618 94	677 95	743 10	816 45	900 75	1,000	80

1154 NET PREMIUMS AND RESERVE VALUES PER \$1,000.

TEN-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3½ PER CENT.									
	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	\$7 76	\$0 24	\$0 42	\$0 56	\$0 67	\$0 72	\$0 71	\$0 65	\$0 51	\$0 39
21	7 82	24	44	60	71	76	77	69	55	43
22	7 88	25	45	64	76	82	82	75	59	44
23	7 95	27	49	68	81	87	87	79	63	48
24	8 02	29	54	73	87	95	95	86	68	50
25	8 10	32	58	80	94	1 03	1 02	93	74	54
26	8 18	34	62	86	1 02	1 09	1 10	1 01	80	58
27	8 27	37	68	93	1 09	1 19	1 20	1 08	86	62
28	8 37	40	74	1 00	1 20	1 30	1 29	1 17	94	66
29	8 47	43	80	1 09	1 30	1 40	1 41	1 30	1 04	70
30	8 59	47	87	1 19	1 42	1 54	1 55	1 42	1 14	74
31	8 72	51	96	1 30	1 56	1 70	1 71	1 58	1 25	78
32	8 86	57	1 04	1 43	1 71	1 87	1 89	1 73	1 38	82
33	9 01	61	1 13	1 57	1 88	2 06	2 07	1 90	1 51	86
34	9 18	67	1 27	1 73	2 08	2 28	2 28	2 09	1 67	90
35	9 36	75	1 40	1 92	2 29	2 50	2 51	2 30	1 85	94
36	9 57	83	1 54	2 11	2 53	2 75	2 78	2 56	2 06	98
37	9 80	92	1 70	2 34	2 80	3 06	3 09	2 88	2 29	1 10
38	10 06	1 01	1 88	2 59	3 12	3 41	3 46	3 20	2 58	1 22
39	10 34	1 13	2 10	2 90	3 50	3 84	3 89	3 61	2 92	1 37
40	10 67	1 26	2 36	3 27	3 95	4 34	4 42	4 10	3 33	1 55
41	11 03	1 43	2 67	3 71	4 47	4 94	5 03	4 68	3 80	1 74
42	11 45	1 61	3 04	4 21	5 10	5 63	5 75	5 36	4 34	2 00
43	11 92	1 84	3 45	4 80	5 80	6 43	6 56	6 10	4 94	2 28
44	12 45	2 08	3 92	5 45	6 60	7 31	7 44	6 92	5 58	2 60
45	13 05	2 37	4 46	6 19	7 51	8 29	8 43	7 80	6 29	2 95
46	13 73	2 69	5 05	7 02	8 48	9 35	9 48	8 77	7 07	3 32
47	14 50	3 04	5 71	7 91	9 54	10 49	10 63	9 83	7 92	3 76
48	15 35	3 42	6 40	8 86	10 67	11 72	11 88	10 98	8 85	4 21
49	16 31	3 82	7 15	9 88	11 89	13 06	13 23	12 23	9 85	4 72
50	17 37	4 26	7 96	10 98	13 23	14 53	14 72	13 60	10 94	5 26
51	18 55	4 72	8 83	12 20	14 69	16 13	16 34	15 09	12 16	5 85
52	19 86	5 24	9 80	13 53	16 30	17 89	18 12	16 75	13 51	6 52
53	21 30	5 82	10 86	15 00	18 05	19 82	20 08	18 58	14 97	7 24
54	22 90	6 42	12 01	16 58	19 95	21 92	22 23	20 56	16 58	8 06
55	24 67	7 10	13 25	18 30	22 05	24 23	24 58	22 75	18 36	8 93
56	26 62	7 82	14 62	20 20	24 34	26 76	27 15	25 14	20 32	9 90
57	28 76	8 62	16 12	22 28	26 86	29 54	29 98	27 80	22 50	10 96
58	31 12	9 50	17 75	24 55	29 59	32 56	33 10	30 73	24 89	12 16
59	33 72	10 43	19 53	27 01	32 58	35 90	36 53	33 94	27 52	13 47
60	36 57	11 46	21 45	29 69	35 86	39 54	40 26	37 45	30 41	14 92

NOTE.—At the end of 10 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES 1155

PER \$1,000.

FIFTEEN-YEAR TERM POLICY

AMERICAN 8% PER CENT.

NOTE. At end of 15 years the reserve is nothing at all ages.

1156 NET PREMIUMS AND RESERVE VALUES PER \$1,000.

TWENTY-YEAR TERM POLICY.

AMERICAN 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	\$ 8 09	\$ 0 58	\$ 1 12	\$ 1 63	\$ 2 13	\$ 2 58	\$ 2 99	\$ 3 37	\$ 3 69	\$ 3 96
21	8 17	61	1 19	1 76	2 28	2 77	3 24	3 64	3 99	4 29
22	8 27	65	1 27	1 89	2 47	3 01	3 50	3 95	4 33	4 66
23	8 37	71	1 39	2 05	2 67	3 26	3 80	4 28	4 71	5 06
24	8 48	76	1 51	2 22	2 90	3 55	4 13	4 66	5 13	5 52
25	8 60	84	1 65	2 43	3 16	3 87	4 50	5 09	5 60	6 03
26	8 73	91	1 79	2 65	3 45	4 20	4 93	5 57	6 13	6 60
27	8 87	1 00	1 96	2 89	3 77	4 62	5 40	6 10	6 72	7 28
28	9 03	1 09	2 15	3 17	4 15	5 08	5 93	6 71	7 41	8 08
29	9 21	1 20	2 36	3 48	4 57	5 58	6 53	7 41	8 19	8 86
30	9 40	1 32	2 60	3 85	5 05	6 18	7 24	8 22	9 09	9 81
31	9 62	1 46	2 89	4 27	5 60	6 86	8 05	9 14	10 10	10 93
32	9 87	1 62	3 20	4 74	6 23	7 65	8 98	10 19	11 28	12 21
33	10 14	1 79	3 55	5 28	6 94	8 53	10 02	11 39	12 61	13 69
34	10 45	2 00	3 98	5 90	7 77	9 53	11 21	12 75	14 15	15 37
35	10 80	2 25	4 45	6 61	8 69	10 68	12 56	14 31	15 90	17 29
36	11 18	2 51	4 98	7 39	9 73	11 96	14 10	16 07	17 89	19 46
37	11 61	2 81	5 57	8 28	10 90	13 43	15 83	18 08	20 12	21 93
38	12 10	3 14	6 24	9 28	12 24	15 08	17 79	20 33	22 65	24 69
39	12 63	3 52	6 99	10 40	13 74	16 95	20 00	22 86	25 47	27 77
40	13 23	3 94	7 84	11 67	15 42	19 02	22 47	25 68	28 62	31 19
41	13 89	4 42	8 79	13 10	17 29	21 35	25 21	28 82	32 10	34 95
42	14 63	4 94	9 85	14 68	19 38	23 92	28 24	32 27	35 91	39 07
43	15 45	5 54	11 02	16 42	21 67	26 75	31 57	36 03	40 07	43 55
44	16 37	6 17	12 30	18 32	24 19	29 84	35 17	40 12	44 57	48 42
45	17 37	6 89	13 71	20 41	26 94	33 19	39 10	44 55	49 45	53 71
46	18 49	7 67	15 24	22 69	29 89	36 81	43 31	49 33	54 75	59 44
47	19 71	8 50	16 91	25 12	33 09	40 69	47 87	54 50	60 47	65 64
48	21 06	9 41	18 67	27 74	36 50	44 87	52 77	60 07	66 64	72 33
49	22 55	10 36	20 57	30 52	40 15	49 36	58 05	66 07	73 29	79 55
50	24 17	11 39	22 59	33 52	44 10	54 21	63 73	72 54	80 46	87 36
51	25 94	12 48	24 75	36 74	48 32	59 39	69 82	79 47	88 18	95 76
52	27 87	13 66	27 09	40 18	52 84	64 94	76 34	86 91	96 46	104 78
53	29 95	14 92	29 56	43 84	57 63	70 83	83 29	94 83	105 26	114 37
54	32 21	16 23	32 16	47 69	62 69	77 05	90 61	103 17	114 55	124 51
55	34 64	17 61	34 88	51 72	68 01	83 59	98 30	111 94	124 31	135 16
56	37 25	19 04	37 73	55 95	73 55	90 41	106 31	121 08	134 49	146 27
57	40 04	20 55	40 71	60 34	79 32	97 48	114 63	130 57	145 07	157 79
58	43 03	22 12	43 79	64 90	85 29	104 80	123 25	140 41	156 00	169 71
59	46 24	23 71	46 96	69 59	91 45	112 37	132 16	150 55	167 28	182 01
60	49 66	25 38	50 23	74 43	97 81	120 18	141 32	160 99	178 90	194 68

NOTE.—At the end of 20 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES 1157

PER \$1,000.

TWENTY-YEAR TERM POLICY.

AMERICAN 3½ PER CENT.

Age at Issue.	RESERVE VALUES AT END OF									
	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	\$4 17	\$4 29	\$4 33	\$4 29	\$4 13	\$3 85	\$3 44	\$2 87	\$2 13	\$1 18
21	4 50	4 66	4 72	4 66	4 49	4 19	3 76	3 14	2 32	1 29
22	4 89	5 07	5 12	5 07	4 90	4 58	4 10	3 42	2 53	1 40
23	5 34	5 51	5 58	5 53	5 36	5 01	4 48	3 75	2 77	1 54
24	5 81	6 01	6 10	6 06	5 86	5 48	4 91	4 10	3 04	1 68
25	6 36	6 60	6 69	6 65	6 43	6 03	5 39	4 51	3 35	1 86
26	6 98	7 23	7 35	7 30	7 06	6 62	5 93	4 97	3 71	2 06
27	7 67	7 96	8 09	8 05	7 79	7 31	6 57	5 52	4 11	2 30
28	8 47	8 79	8 94	8 89	8 63	8 11	7 30	6 14	4 39	2 56
29	9 36	9 73	9 90	9 87	9 59	9 04	8 14	6 86	5 13	2 87
30	10 40	10 81	11 04	11 02	10 73	10 11	9 13	7 73	5 79	3 26
31	11 60	12 08	12 34	12 35	12 03	11 37	10 29	8 72	6 55	3 68
32	12 98	13 54	13 86	13 88	13 56	12 84	11 64	9 88	7 43	4 18
33	14 56	15 22	15 59	15 64	15 30	14 51	13 18	11 18	8 40	4 72
34	16 38	17 12	17 57	17 65	17 29	16 42	14 89	12 64	9 49	5 33
35	18 45	19 31	19 83	19 94	19 55	18 55	16 82	14 25	10 70	6 01
36	20 79	21 78	22 38	22 51	22 05	20 92	18 96	16 04	12 04	6 77
37	23 42	24 55	25 24	25 37	24 84	23 53	21 32	18 05	13 53	7 60
38	26 88	27 66	28 41	28 54	27 92	26 43	23 93	20 24	15 18	8 52
39	29 68	31 08	31 91	32 02	31 31	29 63	26 81	22 68	17 00	9 53
40	33 30	34 87	35 75	35 85	35 04	33 14	29 98	25 33	18 98	10 65
41	37 29	39 00	39 97	40 07	39 14	37 00	33 46	28 28	21 20	11 90
42	41 64	43 52	44 59	44 68	43 62	41 23	37 28	31 52	23 64	13 27
43	46 39	48 47	49 64	49 72	48 53	45 87	41 49	35 08	26 32	14 78
44	51 56	53 85	55 12	55 20	53 89	50 94	46 08	38 98	29 25	16 43
45	57 17	59 68	61 09	61 18	59 73	56 48	51 11	43 25	32 46	18 26
46	63 25	66 03	67 58	67 69	66 11	62 53	56 61	47 93	36 02	20 29
47	69 84	72 91	74 64	74 78	73 06	69 14	62 62	53 08	39 94	22 52
48	76 96	80 37	82 30	82 49	80 62	76 35	69 23	58 74	44 24	24 98
49	84 68	88 44	90 60	90 86	88 86	84 21	76 45	64 94	48 98	27 70
50	93 02	97 18	99 60	99 93	97 82	92 81	84 33	71 71	54 17	30 67
51	101 99	106 61	109 32	109 77	107 55	102 13	92 91	79 12	59 85	33 96
52	111 63	116 73	119 79	120 38	118 04	112 21	102 20	87 15	66 03	37 51
53	121 90	127 56	130 98	131 71	129 27	123 01	112 15	95 75	72 61	41 29
54	132 77	139 00	142 81	143 71	141 16	134 43	122 67	104 81	79 53	45 25
55	144 18	151 01	155 23	156 31	153 62	146 89	133 66	114 26	86 77	49 45
56	156 07	163 53	168 16	169 41	166 58	158 82	145 07	124 13	94 42	53 94
57	168 41	176 50	181 57	182 99	180 00	171 70	157 00	134 54	102 60	58 82
58	181 16	189 92	195 45	197 04	193 94	185 19	169 63	145 77	111 56	64 28
59	194 34	203 80	209 80	211 65	206 55	199 53	183 29	158 11	121 02	70 51
60	207 93	218 13	224 71	226 96	224 10	215 02	198 29	171 90	133 02	77 63

NOTE. At end of 20 years the reserve is nothing at all ages.

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 36.)

Age at Issue.	Net Annual Premium.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$12.67	\$5.41	\$11.04	\$16.88	\$22.95	\$29.27	\$35.84	\$42.67	\$49.76	\$57.14	\$64.79	\$72.75
21	12.94	5.65	11.53	17.64	23.99	30.60	37.46	44.59	52.00	59.70	67.70	76.01
22	13.24	5.91	12.05	18.44	25.08	31.99	39.16	46.61	54.36	62.40	70.76	79.43
23	13.55	6.18	12.60	19.29	26.23	33.45	40.95	48.74	56.83	65.23	73.96	83.01
24	13.87	6.46	13.19	20.18	27.44	34.98	42.82	50.96	59.42	68.20	77.31	86.76
25	14.21	6.77	13.80	21.11	28.70	36.59	44.79	53.30	62.14	71.31	80.82	90.70
26	14.57	7.08	14.44	22.08	30.03	38.27	46.85	55.75	64.98	74.56	84.50	94.80
27	14.95	7.41	15.11	23.11	31.42	40.05	49.01	58.31	67.96	77.97	88.35	99.11
28	15.35	7.76	15.82	24.19	32.88	41.91	51.28	61.00	71.09	81.55	92.39	103.61
29	15.77	8.12	16.56	25.32	34.42	43.86	53.66	63.82	74.36	85.29	96.60	108.31
30	16.21	8.50	17.34	26.52	36.03	45.91	56.16	66.78	77.80	89.20	101.01	113.23
31	16.68	8.91	18.17	27.76	37.72	48.06	58.78	69.89	81.39	93.30	105.62	118.37
32	17.18	9.34	19.02	29.07	39.50	50.31	61.52	73.13	85.15	97.58	110.44	123.74
33	17.70	9.78	19.92	30.45	41.36	52.68	64.39	76.53	89.07	102.06	115.48	129.35
34	18.25	10.24	20.88	31.90	43.33	55.16	67.41	80.08	93.20	106.75	120.76	135.21
35	18.84	10.74	21.88	33.43	45.38	57.75	70.56	83.81	97.50	111.66	126.26	141.32
36	19.46	11.26	22.93	35.01	47.52	60.46	73.85	87.70	102.01	116.76	131.99	147.66
37	20.12	11.80	24.02	36.68	49.77	63.31	77.31	91.78	106.71	122.11	137.95	154.25
38	20.82	12.36	25.17	38.42	52.12	66.29	80.93	96.04	111.62	127.66	144.15	161.08
39	21.57	12.97	26.38	40.26	54.60	69.43	84.72	100.50	116.73	133.43	150.57	168.12
40	22.35	13.59	27.65	42.18	57.20	72.70	88.68	105.13	122.05	139.41	157.19	175.87
41	23.19	14.25	28.99	44.22	59.93	76.13	92.80	109.96	128.56	145.58	164.01	182.80
42	24.08	14.95	30.40	46.33	62.77	79.69	97.09	114.94	133.23	151.92	170.99	190.41
43	25.03	15.68	31.86	48.55	65.72	83.38	101.51	120.08	139.05	158.41	178.13	198.19
44	26.04	16.43	33.39	50.84	68.78	87.20	106.06	125.33	145.00	165.04	185.42	206.11
45	27.12	17.24	34.97	53.32	71.95	91.12	110.72	130.71	151.08	171.81	192.85	214.17
46	28.27	18.05	36.61	55.67	75.18	95.12	115.45	136.19	157.28	178.69	200.89	222.35
47	29.50	18.91	38.31	58.18	78.49	99.21	120.32	141.79	163.59	185.69	208.05	230.64
48	30.81	19.78	40.03	60.73	81.85	103.36	125.25	147.47	170.00	192.79	215.81	239.03
49	32.21	20.65	41.77	63.32	85.27	107.60	130.27	153.25	176.50	199.99	223.68	247.52
50	33.70	21.56	43.56	65.97	88.78	111.92	135.39	159.13	183.11	207.30	231.64	256.10
51	35.29	22.48	45.39	68.70	92.35	116.24	140.60	165.11	189.83	214.71	239.70	264.76
52	36.98	23.43	47.27	71.47	96.01	120.85	145.91	171.20	196.65	222.22	247.85	273.49
53	38.79	24.41	49.19	74.32	99.73	125.41	151.31	177.37	203.55	229.80	256.05	282.28
54	40.73	25.40	51.15	77.31	103.53	130.07	156.79	183.62	210.77	237.44	264.32	291.11
55	42.79	26.42	53.15	80.16	107.40	134.81	162.34	189.95	217.56	245.15	272.64	299.95
56	45.00	27.46	55.19	83.17	111.33	139.61	167.96	196.33	224.66	252.89	280.95	308.78
57	47.35	28.52	57.29	86.24	115.32	144.47	173.64	202.77	231.80	260.65	289.26	317.56
58	49.87	29.61	59.41	89.35	119.35	149.38	179.37	209.25	238.95	268.40	297.53	326.26
59	52.57	30.71	61.56	92.48	123.42	154.32	185.12	215.72	246.07	276.09	305.70	334.65
60	55.45	31.83	63.73	95.65	127.53	159.80	190.88	222.19	253.16	283.71	313.77	343.26
61	58.54	32.95	65.92	98.85	131.67	164.28	196.62	228.61	260.16	291.21	321.69	351.56
62	61.84	34.09	68.14	102.08	135.80	169.24	202.32	234.95	267.06	298.58	329.47	359.76
63	65.38	35.25	70.39	105.30	139.92	174.17	207.95	241.19	273.82	305.80	337.16	367.97
64	69.18	36.43	72.60	108.49	144.00	179.00	213.46	247.29	280.43	312.94	344.88	376.34
65	73.25	37.56	74.80	111.64	147.97	183.74	218.84	253.24	286.97	320.12	352.79	385.08

Net Premiums and Reserve Values for \$1,000

1159

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 95.)

RESERVES AT THE END OF

Age at Issue.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	\$81.01	\$89.59	\$98.49	107.73	117.31	127.25	137.55	148.22	159.26	170.68	182.51	194.73
21	84.64	93.59	102.87	112.51	122.50	132.86	143.58	154.69	166.17	178.06	190.34	203.04
22	88.43	97.77	107.46	117.51	127.93	138.71	149.88	161.43	173.38	185.74	198.51	211.68
23	92.41	102.16	112.27	122.74	133.59	144.82	156.44	168.47	180.90	193.74	206.99	220.66
24	96.58	106.75	117.29	128.20	139.51	151.20	163.30	175.81	188.73	202.06	215.82	229.97
25	100.93	111.55	122.53	133.91	145.68	157.85	170.44	183.45	196.87	210.72	224.96	239.61
26	105.49	116.55	128.00	139.85	152.11	164.79	177.89	191.40	205.34	219.68	234.43	249.57
27	110.25	121.79	133.79	146.07	158.83	172.02	185.63	199.67	214.12	228.97	244.22	259.84
28	115.23	127.25	139.69	152.55	165.84	179.55	193.69	208.25	223.22	238.58	254.31	270.39
29	120.43	132.97	145.93	159.32	173.14	187.39	202.06	217.14	232.63	248.48	264.68	281.22
30	125.87	138.93	152.44	166.37	180.74	195.52	210.73	226.34	242.33	258.66	275.33	292.32
31	131.55	145.17	159.22	173.71	188.62	203.96	219.71	235.83	252.30	269.12	286.25	303.67
32	137.48	151.66	166.28	181.33	196.81	212.69	228.96	245.58	262.54	279.83	297.41	315.25
33	143.66	158.42	173.61	189.24	205.27	221.69	238.47	255.59	273.04	290.79	308.80	327.07
34	150.11	165.45	181.23	197.43	214.01	230.95	248.25	265.86	283.78	301.98	320.42	339.09
35	156.81	172.76	189.12	205.87	222.99	240.46	258.26	276.37	294.75	313.39	332.24	351.29
36	163.77	180.31	197.25	214.55	232.21	250.21	268.51	287.09	305.93	324.99	344.24	363.66
37	170.98	188.11	205.61	223.47	241.67	260.18	278.98	298.03	317.30	336.77	356.41	376.18
38	178.41	196.12	214.20	232.64	251.35	270.38	289.64	309.15	328.85	348.72	368.72	388.82
39	186.06	204.36	223.01	241.97	261.23	280.75	300.50	320.45	340.57	360.82	381.16	401.56
40	193.91	212.50	232.02	251.52	271.30	291.31	311.52	331.91	352.42	373.03	393.69	414.37
41	201.95	221.44	241.21	261.26	281.55	302.04	322.71	343.50	364.40	385.34	406.30	427.23
42	210.18	230.24	250.58	271.16	291.95	312.91	334.01	355.21	376.45	397.71	418.95	440.11
43	218.56	239.21	260.10	281.20	302.48	323.90	345.42	366.99	388.57	410.13	431.61	452.96
44	227.09	248.31	269.75	291.37	313.13	334.99	356.91	378.83	400.73	422.55	444.24	465.75
45	235.75	257.55	279.53	301.66	323.88	346.16	368.45	390.72	412.91	434.95	456.82	478.45
46	244.52	266.90	289.41	312.02	334.69	357.38	380.03	402.61	425.04	447.29	469.30	491.01
47	253.42	276.35	299.38	322.46	345.56	368.63	391.63	414.47	437.13	459.55	481.65	503.41
48	262.40	285.88	309.41	332.95	356.47	379.90	403.19	426.29	449.13	471.66	493.84	515.61
49	271.47	295.47	319.49	343.48	367.39	391.15	414.71	438.01	461.00	483.63	505.83	527.59
50	280.61	305.14	329.63	354.05	378.30	402.36	426.16	449.63	472.73	495.41	517.63	539.42
51	289.83	314.86	339.81	364.61	389.19	413.51	437.50	461.11	484.29	507.00	529.27	551.15
52	299.10	324.63	349.90	375.14	400.02	424.56	448.72	472.42	495.66	518.44	540.83	562.88
53	308.42	334.39	360.15	385.63	410.76	435.49	459.76	483.55	506.88	529.81	552.89	574.70
54	317.74	344.14	370.25	396.01	421.36	446.25	470.63	494.55	518.04	541.19	564.06	586.69
55	327.04	353.84	380.27	406.28	431.81	456.83	481.37	505.48	529.23	552.69	575.91	598.91
56	336.30	363.45	390.17	416.39	442.09	467.30	492.06	516.46	540.55	564.40	588.02	611.38
57	345.48	372.95	399.91	426.34	452.26	477.72	502.80	527.58	552.11	576.39	600.41	624.17
58	354.54	382.30	409.50	436.18	462.38	488.21	513.71	538.96	563.95	588.68	613.13	637.10
59	363.45	391.48	418.97	445.98	472.59	498.87	524.89	550.65	576.13	601.33	626.02	650.27
60	372.20	400.56	428.43	455.88	483.00	509.84	536.41	562.70	588.70	614.18	639.19	663.86
61	380.86	409.64	437.99	466.01	493.72	521.17	548.32	575.18	601.49	627.33	652.78	678.11
62	389.52	418.84	447.80	476.47	504.86	532.94	560.71	587.91	614.63	640.95	667.14	693.33
63	398.33	428.31	457.99	487.38	516.45	545.19	573.87	601.02	628.28	655.39	682.50	709.34
64	407.42	438.19	468.65	498.78	528.58	557.78	586.45	614.69	642.80	670.90	698.72	726.75
65	416.96	448.57	479.84	510.76	541.07	570.82	600.13	629.30	658.46	.....	.....	..

Net Premiums and Reserve Values for \$1,000

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
20	207 86	220 38	233 82	247 65	261 87	276 47	291 42	306 70	322 29	338 17
21	216 14	229 65	243 56	257 86	272 54	287 56	302 92	318 60	334 57	350 81
22	225 27	239 25	253 64	268 40	283 51	298 96	314 72	330 78	347 12	363 71
23	234 73	249 20	264 05	279 25	294 79	310 65	326 80	343 24	359 92	376 84
24	244 58	259 47	274 77	290 41	306 37	322 62	339 16	355 94	372 96	390 18
25	254 66	270 05	285 79	301 85	318 21	334 86	351 75	368 88	386 21	403 72
26	265 08	280 92	297 09	313 57	330 32	347 83	364 58	382 08	399 65	417 48
27	275 80	292 08	308 67	325 55	342 68	360 05	377 62	395 87	413 27	431 28
28	286 80	303 51	320 51	337 77	355 27	372 97	390 86	408 90	427 05	445 28
29	298 06	315 20	332 60	350 23	368 07	386 09	404 27	422 57	440 94	459 37
30	309 59	327 13	344 91	362 90	381 07	399 39	417 84	436 37	454 94	473 62
31	321 88	339 29	357 43	375 76	394 24	412 85	431 55	450 26	469 01	487 13
32	333 95	351 55	370 14	388 80	407 57	426 42	445 32	464 23	483 12	501 94
33	345 54	364 21	383 04	401 98	421 01	440 09	459 18	478 25	497 25	516 13
34	357 98	376 94	396 08	415 80	434 57	453 84	473 10	492 28	511 35	530 26
35	370 50	389 83	409 25	428 71	448 19	467 64	487 08	506 30	525 40	544 30
36	383 20	402 81	422 51	442 20	461 86	481 46	500 93	520 24	539 35	558 19
37	396 08	415 93	435 85	455 73	475 55	495 25	514 78	534 10	553 16	571 32
38	408 96	429 11	449 23	469 29	489 22	508 99	528 54	547 82	566 80	585 43
39	421 96	442 34	462 65	482 88	502 84	522 64	542 16	561 38	580 24	598 73
40	435 01	455 58	476 03	496 31	516 36	536 15	555 62	574 73	593 45	611 85
41	448 09	468 81	489 37	509 70	529 76	549 50	568 87	587 85	606 47	624 77
42	461 14	481 98	502 61	522 96	542 98	562 63	581 89	600 78	619 34	637 62
43	474 12	495 06	515 72	536 05	556 00	575 55	594 72	613 56	632 12	650 46
44	487 02	508 00	528 65	548 32	568 79	588 27	607 41	626 26	644 89	663 32
45	499 78	520 78	541 39	561 58	581 39	600 85	620 02	638 95	657 70	676 26
46	512 37	533 34	553 89	574 05	593 85	613 35	632 62	651 70	670 58	689 26
47	524 76	545 69	566 22	586 38	606 25	625 87	645 29	664 52	683 55	702 36
48	536 94	557 86	578 41	598 66	618 66	638 46	658 06	677 45	696 62	715 42
49	548 93	569 90	590 56	610 96	631 16	651 16	670 94	690 50	709 68	728 30
50	560 83	581 92	602 76	623 38	643 80	664 00	683 97	703 55	722 77	741 70
51	572 71	594 00	615 08	635 95	656 60	677 01	697 02	716 66	736 01	755 27
52	584 66	606 23	627 58	648 70	669 58	690 05	710 14	729 94	749 64	769 34
53	596 78	618 64	640 27	661 65	682 61	703 19	723 46	743 63	763 80	783 77
54	609 10	631 26	653 18	674 67	695 76	716 54	737 22	757 89	778 35	798 24
55	621 66	644 14	666 19	687 81	709 15	730 37	751 58	772 58	792 98	812 34
56	634 49	657 13	679 36	701 26	723 05	744 84	766 40	787 36	807 25	826 68
57	647 45	670 30	692 82	715 23	737 63	759 81	781 36	801 81	821 10	839 76
58	660 62	683 80	706 87	729 33	752 76	774 94	796 99	816 85	836 06	855 35
59	674 16	697 63	721 60	745 21	768 07	789 76	810 23	830 02	849 47	867 65
60	688 36	712 87	737 14	760 73	783 10	804 22	824 64	844 70	863 46	878 79
61	703 44	728 50	752 86	775 07	797 78	818 67	839 60	858 97	877 80	889 68
62	719 25	744 44	768 34	790 89	812 70	834 13	854 16	870 53	886 92	899 69
63	735 42	760 16	783 51	806 09	828 28	849 02	865 96	881 89	896 15	1000 00
64	751 40	775 60	799 01	822 00	843 50	861 07	877 57	892 36	1000 00	.....
65	767 12	791 41	815 28	837 59	855 82	872 95	888 29	1000 00	.....	.....

1161

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF										
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	\$354 33	\$370 73	\$387 36	\$404 18	\$421 17	\$438 31	\$455 56	\$472 89	\$490 26	\$507 64
21	367 30	384 02	400 93	418 02	435 26	452 60	470 02	487 48	504 96	522 41
22	380 52	397 53	414 71	432 04	449 48	467 00	484 57	502 14	519 69	537 18
23	393 95	411 23	428 67	446 21	463 84	481 50	499 18	516 84	534 43	551 92
24	407 57	425 11	442 77	460 50	478 28	496 07	513 83	531 54	549 18	566 58
25	421 57	439 14	456 99	474 89	492 79	510 67	528 49	546 20	563 76	581 13
26	435 32	453 29	471 31	489 33	507 33	525 27	543 10	560 78	578 27	595 52
27	449 39	467 54	485 69	503 82	521 89	539 85	557 65	575 27	592 64	609 74
28	463 56	481 85	500 12	518 32	536 41	554 35	572 10	589 60	606 82	623 73
29	477 50	496 21	514 55	532 79	550 86	568 75	586 39	603 75	620 79	637 49
30	492 08	510 58	528 96	547 19	565 22	583 00	600 51	617 68	634 52	651 08
31	506 38	524 92	543 30	561 49	579 42	597 08	614 40	631 39	648 04	664 40
32	520 65	539 20	557 55	575 64	593 46	610 94	628 07	644 87	661 38	677 65
33	534 85	553 37	571 64	589 62	607 27	624 57	641 53	658 19	674 61	690 82
34	548 97	567 41	585 57	603 39	620 56	637 99	654 81	671 39	687 77	703 93
35	562 94	581 28	599 29	616 94	634 24	651 24	667 99	684 54	700 92	717 13
36	576 73	594 98	612 77	630 27	647 45	664 39	681 11	697 67	714 06	730 27
37	590 32	608 36	626 06	643 44	660 57	677 48	694 23	710 80	727 20	743 42
38	603 69	621 59	639 18	656 51	673 63	690 57	707 35	723 95	740 36	756 44
39	616 35	634 66	652 21	669 54	686 70	703 69	720 49	737 10	753 39	769 33
40	629 86	647 64	665 20	682 58	699 79	716 82	733 65	750 15	766 35	782 31
41	642 79	660 59	678 21	695 66	712 92	729 98	746 71	763 13	779 31	795 41
42	655 64	673 56	691 36	708 77	726 08	743 05	759 70	776 12	792 45	808 78
43	668 60	686 57	704 35	721 92	739 15	756 06	772 72	789 30	805 88	822 23
44	681 58	699 63	717 49	734 99	752 17	769 10	785 94	802 78	819 45	835 65
45	694 62	712 77	730 56	748 03	765 24	782 37	799 49	816 43	832 91	848 53
46	707 73	725 84	743 61	761 12	778 55	795 97	813 22	829 97	845 87	860 38
47	720 80	738 90	756 73	774 42	792 22	809 78	826 85	843 04	858 32	873 10
48	733 87	752 04	770 13	788 22	806 12	823 51	840 02	855 59	870 65	885 45
49	747 04	765 49	783 94	802 20	819 95	836 79	852 68	868 04	883 14	897 26
50	760 55	779 38	798 03	816 15	833 34	849 57	865 26	880 68	895 09	906 36
51	774 52	793 58	812 10	829 67	846 26	862 29	878 05	892 78	904 81	916 12
52	788 33	807 78	825 75	842 72	859 12	875 24	890 31	902 62	914 19	924 56
53	803 17	821 57	839 94	855 74	872 25	887 68	900 29	912 13	922 74	1000 00
54	817 11	834 91	852 13	869 05	884 87	897 79	909 93	920 81	1000 00	.....
55	830 61	848 28	865 64	881 87	895 13	907 59	918 75	1000 00	.....	.....
56	844 16	861 99	878 66	892 28	905 08	916 54	1000 00	.....	.....	.....
57	858 10	875 23	889 24	902 40	914 19	1000 00	.....	.....	.....	.....
58	871 57	885 99	899 53	911 67	1000 00	.....	.....	.....	.....	.....
59	882 51	896 47	908 97	1000 00	.....	.....	.....	.....	.....	.....
60	893 19	906 09	1000 00	.....	.....	.....	.....	.....	.....	.....
61	904 00	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

1163

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

[illegible][illegible]

TEN-PREMIUMS LIFE POLICY.**AMERICAN EXPERIENCE 4 PER CENT.****(The Reserve is equivalent to the face of the Policy at age 96.)**

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	\$30 36	\$23 96	49 02	75 24	102 69	131 41	161 48	192 95	225 90	260 89	296 51
21	30 87	24 44	50 00	76 76	104 76	134 06	164 74	196 84	230 46	265 65	302 55
22	31 39	24 94	51 08	78 34	106 91	136 82	168 12	200 89	235 19	271 10	308 71
23	31 94	25 46	52 10	79 98	109 16	139 69	171 64	205 09	240 11	276 77	315 17
24	32 51	26 00	53 22	81 69	111 48	142 66	175 30	209 45	245 22	282 66	321 86
25	33 10	26 57	54 37	83 46	113 90	145 75	179 09	213 99	250 52	288 76	328 81
26	33 72	27 15	55 56	85 29	116 39	148 94	183 02	218 68	256 01	295 09	336 23
27	34 36	27 76	56 91	87 20	119 00	152 28	187 10	223 55	261 71	301 66	343 88
28	35 03	28 40	58 10	89 18	121 70	155 73	191 33	228 60	267 62	308 47	351 24
29	35 72	29 05	59 43	91 23	124 49	159 29	195 71	233 84	273 74	315 52	359 27
30	36 44	29 73	60 83	93 36	127 39	162 99	200 26	239 26	280 09	322 82	367 87
31	37 20	30 43	62 23	95 52	130 36	166 81	204 35	244 86	286 63	330 38	376 11
32	37 98	31 16	63 75	97 83	133 49	170 80	209 83	250 68	293 43	338 19	386 08
33	38 80	31 91	65 28	100 19	136 70	174 90	214 86	256 68	300 44	346 26	394 25
34	39 64	32 69	66 88	102 63	140 02	179 13	220 05	262 87	307 68	354 61	403 75
35	40 53	33 50	68 53	105 15	143 45	183 51	225 41	269 26	315 16	362 22	413 56
36	41 45	34 33	70 22	107 74	146 98	188 01	230 94	275 86	322 88	372 10	423 65
37	42 40	35 19	71 97	110 42	150 62	192 66	236 64	282 67	330 83	381 25	434 08
38	43 40	36 07	73 77	113 17	154 37	197 45	242 52	289 67	339 01	390 66	444 73
39	44 44	36 98	75 62	116 01	158 24	202 39	248 56	296 87	347 41	400 33	455 74
40	45 51	37 91	77 53	118 93	162 22	207 46	254 77	304 25	356 03	410 23	466 99
41	46 64	38 88	79 50	121 95	166 30	212 67	261 13	311 82	364 85	420 35	478 48
42	47 81	39 87	81 53	125 03	170 49	217 99	267 64	319 55	373 85	430 67	490 21
43	49 03	40 90	83 60	128 20	174 77	223 48	274 28	327 42	383 00	441 18	502 15
44	50 30	41 94	85 72	131 41	179 13	228 96	281 01	335 40	392 29	451 85	514 31
45	51 63	43 01	87 87	134 69	183 56	234 56	287 82	343 48	401 70	462 68	526 65
46	53 01	44 08	90 06	138 01	188 02	240 20	294 69	351 63	411 21	473 63	539 15
47	54 46	45 18	92 27	141 34	192 50	245 87	301 60	359 84	420 80	484 69	551 81
48	55 97	46 23	94 42	144 63	196 95	251 52	308 51	368 07	430 43	495 84	564 59
49	57 54	47 36	96 65	147 98	201 46	257 23	315 46	376 34	440 11	507 04	577 48
50	59 19	48 44	98 83	151 28	205 92	262 89	322 38	384 39	449 79	518 29	590 46
51	60 90	49 52	101 00	154 57	210 35	268 52	329 26	392 82	459 47	529 56	603 49
52	62 69	50 58	103 15	157 82	214 75	274 10	336 09	400 99	469 10	540 80	616 54
53	64 55	51 64	105 28	161 04	219 08	279 61	342 85	409 09	478 67	552 01	629 68
54	66 49	52 67	107 36	164 19	223 34	285 03	349 50	417 07	488 13	563 14	642 69
55	68 52	53 69	109 39	167 27	227 51	290 33	356 02	424 92	497 45	574 16	655 70
56	70 65	54 67	111 38	170 27	231 56	295 49	362 37	432 58	506 61	585 05	668 68
57	72 87	55 63	113 31	173 18	235 49	300 49	368 53	440 05	516 57	595 76	681 45
58	75 20	56 57	115 16	175 98	239 25	305 29	374 47	447 28	524 29	606 25	694 14
59	77 64	57 45	116 92	178 63	242 33	309 87	380 16	454 21	532 71	616 49	706 66
60	80 22	58 29	118 59	181 13	246 22	314 20	385 54	460 82	540 80	626 43	718 96
61	82 93	59 07	120 14	183 48	249 38	318 25	390 58	467 06	548 51	636 03	731 05
62	85 79	59 80	121 59	185 65	252 29	321 97	395 26	472 37	555 80	645 26	742 89
63	88 82	60 48	122 93	187 60	254 92	325 34	399 49	478 23	562 61	654 07	754 51
64	92 03	61 09	124 99	189 33	257 22	328 28	403 25	483 04	568 90	662 48	765 92
65	95 44	61 60	125 08	190 77	259 13	330 77	406 46	487 28	574 66	670 48	777 14

Net Premiums and Reserve Values per \$1,000

1165

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$ 84 07	\$ 86 25	\$ 164 83	\$ 252 43	\$ 344 74	\$ 441 49	\$ 542 89	\$ 649 19	\$ 760 62	\$ 877 47	\$ 1,000
21	84 10	80 24	164 80	252 88	344 69	441 43	542 83	649 13	760 58	877 44	1,000
22	84 13	80 22	164 27	252 84	344 64	441 88	542 77	649 08	760 53	877 41	1,000
23	84 16	80 20	164 24	252 80	344 59	441 82	542 71	649 02	760 48	877 38	1,000
24	84 19	80 19	164 21	252 26	344 53	441 26	542 65	648 95	760 43	877 35	1,000
25	84 22	80 18	164 18	252 21	344 48	441 19	542 58	648 89	760 37	877 31	1,000
26	84 26	80 16	164 14	252 16	344 41	441 12	542 50	648 81	760 31	877 27	1,000
27	84 30	80 14	164 11	252 11	344 35	441 04	542 42	648 73	760 24	877 23	1,000
28	84 35	80 12	164 07	252 06	344 28	440 97	542 34	648 65	760 17	877 19	1,000
29	84 40	80 10	164 08	252 00	344 21	440 88	542 24	648 56	760 10	877 14	1,000
30	84 45	80 08	163 99	251 94	344 13	440 78	542 15	648 47	760 02	877 09	1,000
31	84 51	80 06	163 95	251 87	344 04	440 69	542 04	648 36	759 93	877 03	1,000
32	84 57	80 03	163 90	251 80	343 96	440 58	541 93	648 25	759 83	876 97	1,000
33	84 64	80 00	163 84	251 73	343 86	440 47	541 80	648 12	759 72	876 90	1,000
34	84 71	79 98	163 80	251 65	343 76	440 34	541 67	647 99	759 60	876 82	1,000
35	84 80	79 96	163 74	251 57	343 64	440 21	541 51	647 84	759 47	876 74	1,000
36	84 89	79 92	163 68	251 46	343 51	440 05	541 35	647 67	759 33	876 65	1,000
37	84 99	79 89	163 61	251 36	343 37	439 89	541 17	647 49	759 17	876 55	1,000
38	85 10	79 85	163 53	251 24	343 22	439 71	540 97	647 30	759 00	876 44	1,000
39	85 22	79 81	163 44	251 12	343 06	439 52	540 76	647 09	758 81	876 31	1,000
40	85 36	79 76	163 36	250 99	342 89	439 32	540 54	646 85	758 60	876 18	1,000
41	85 52	79 73	163 27	250 86	342 72	439 10	540 29	646 60	758 37	876 02	1,000
42	85 69	79 68	163 19	250 72	342 53	438 86	540 02	646 31	758 11	875 85	1,000
43	85 89	79 65	163 09	250 58	342 32	438 60	539 72	645 99	757 82	875 65	1,000
44	86 12	79 59	162 99	250 41	342 09	438 31	539 37	645 62	757 48	875 42	1,000
45	86 37	79 55	162 88	250 23	341 84	437 97	538 97	645 19	757 09	875 16	1,000
46	86 67	79 49	162 76	250 02	341 52	437 57	538 49	644 70	756 65	874 87	1,000
47	87 00	79 43	162 62	249 77	341 16	437 10	537 95	644 14	756 14	874 54	1,000
48	87 38	79 36	162 43	249 45	340 72	436 55	537 33	643 49	755 57	874 16	1,000
49	87 80	79 25	162 19	249 08	340 20	436 92	536 61	642 76	754 91	873 73	1,000
50	88 28	79 12	161 92	248 65	339 62	436 20	535 80	641 98	754 18	873 25	1,000
51	88 82	78 98	161 61	248 17	338 97	434 89	534 39	641 00	753 36	872 72	1,000
52	89 42	78 82	161 26	247 62	338 23	433 49	533 88	639 97	752 44	872 12	1,000
53	90 08	78 64	160 87	247 01	337 40	432 48	532 75	638 82	751 42	871 45	1,000
54	90 33	78 43	160 43	246 32	336 43	431 36	531 49	637 54	750 28	870 71	1,000
55	91 65	78 20	159 94	245 57	335 46	430 12	530 10	636 11	749 02	869 88	1,000
56	92 57	77 94	159 40	244 73	334 34	428 74	528 54	634 53	747 62	868 97	1,000
57	93 59	77 66	158 81	243 81	333 09	427 21	526 83	632 78	746 06	867 94	1,000
58	94 73	77 35	158 16	242 79	331 72	425 53	524 94	630 85	744 34	866 81	1,000
59	95 99	77 01	157 43	241 66	330 20	423 67	522 86	626 71	742 43	865 55	1,000
60	97 39	76 64	156 64	240 43	328 54	421 64	520 56	623 34	740 31	864 14	1,000
61	98 95	76 23	155 77	239 08	326 73	419 41	518 03	623 73	737 96	862 59	1,000
62	100 88	75 78	154 84	237 63	324 74	416 95	515 24	620 84	735 36	860 86	1,000
63	102 60	75 32	153 83	236 01	322 57	414 27	512 17	617 66	732 48	858 94	1,000
64	104 73	74 80	152 71	234 27	320 17	411 28	508 77	614 11	729 28	856 81	1,000
65	107 09	74 72	151 49	232 33	317 50	407 37	504 97	610 16	725 72	854 45	1,000

Net Premiums and Reserve Values per \$1,000

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 96).

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF							
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	\$22 53	\$15 75	\$32 30	\$49 40	\$67 38	\$86 18	\$105 85	\$126 41	\$147 91
21	22 90	16 09	32 91	50 49	68 87	88 10	108 19	129 20	151 18
22	23 80	16 45	33 65	51 63	70 43	90 09	110 63	132 11	154 57
23	23 71	16 83	34 43	52 83	72 05	92 15	113 16	135 13	158 10
24	24 14	17 23	35 24	54 06	73 73	94 30	115 79	138 27	161 76
25	24 58	17 64	36 08	55 34	75 48	96 52	118 52	141 52	165 56
26	25 04	18 06	36 94	56 67	77 28	98 83	121 35	144 89	169 49
27	25 53	18 50	37 84	58 04	79 15	101 22	124 28	148 38	173 56
28	26 03	18 96	38 77	59 47	81 10	103 70	127 32	151 99	177 79
29	26 56	19 43	39 74	60 95	83 12	106 27	130 46	155 74	182 16
30	27 10	19 93	40 75	62 49	85 20	108 93	133 72	159 62	186 68
31	27 67	20 44	41 79	64 08	87 36	111 69	137 09	163 63	191 34
32	28 26	20 97	42 86	65 72	89 60	114 53	140 57	167 76	196 16
33	28 88	21 51	43 97	67 42	91 91	117 47	144 16	172 03	201 13
34	29 53	22 07	45 13	69 18	94 30	120 51	147 87	176 43	206 26
35	30 20	22 67	46 32	71 01	96 76	123 64	151 69	180 98	211 54
36	30 91	23 27	47 55	72 87	99 30	126 86	155 63	185 65	216 99
37	31 64	23 89	48 81	74 80	101 91	130 19	159 69	190 47	222 68
38	32 41	24 53	50 11	76 78	104 60	133 61	163 87	195 42	228 33
39	33 21	25 20	51 46	78 84	107 38	137 14	168 16	200 51	234 22
40	34 05	25 87	52 84	80 95	110 25	140 77	172 58	205 71	240 22
41	34 93	26 59	54 28	83 14	113 19	144 50	177 09	211 04	246 38
42	35 85	27 31	55 76	85 37	116 21	148 30	181 70	216 45	252 60
43	36 82	28 07	57 27	87 67	119 29	152 18	186 38	221 93	258 88
44	37 83	28 83	58 82	90 00	122 42	156 11	191 10	227 44	265 20
45	38 90	29 62	60 40	92 38	125 60	160 07	195 85	232 98	271 55
46	40 02	30 41	62 00	94 78	128 78	164 03	200 59	238 52	277 89
47	41 20	31 23	63 61	97 18	131 96	167 99	205 33	244 05	284 22
48	42 45	32 04	65 22	99 56	135 12	171 93	210 05	249 54	290 49
49	43 76	32 83	66 80	101 92	138 25	175 83	214 72	254 98	296 71
50	45 14	33 63	68 38	104 28	141 37	179 70	219 34	260 36	302 84
51	46 60	34 42	69 95	106 62	144 46	183 54	223 91	265 66	308 90
52	48 13	35 21	71 51	108 93	147 52	187 31	228 40	270 88	314 83
53	49 75	36 00	73 06	111 22	150 52	191 03	232 82	275 98	320 63
54	51 47	36 77	74 59	113 47	153 47	194 67	237 13	280 95	326 26
55	53 29	37 54	76 09	115 68	156 38	198 23	241 33	285 77	331 71
56	55 21	38 30	77 57	117 86	159 21	201 68	245 39	290 42	336 95
57	57 26	39 06	79 04	119 99	161 97	205 04	249 30	294 89	341 97
58	59 44	39 79	80 47	122 07	164 64	208 27	253 06	299 15	346 71
59	61 76	40 51	81 86	124 07	167 21	211 36	256 63	303 16	351 17
60	64 24	41 22	83 21	126 00	169 67	214 30	260 00	306 92	355 29
61	66 90	41 91	84 51	127 86	172 03	217 07	263 12	310 36	359 02
62	69 74	42 57	85 78	129 65	174 23	219 63	265 97	313 44	362 32
63	72 79	43 23	87 00	131 32	176 28	221 96	268 51	316 14	365 13
64	76 07	43 85	88 13	132 86	178 13	224 01	270 69	318 37	367 41
65	79 59	44 43	89 17	134 26	179 75	225 76	272 47	320 14	369 28

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 95).

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$170 39	\$198 91	\$218 51	\$244 25	\$271 17	\$299 34	\$328 81
21	174 16	198 19	223 33	249 62	277 13	305 90	336 02
22	178 06	202 63	228 33	255 20	283 31	312 72	343 50
23	182 12	207 24	233 51	260 98	289 72	319 79	351 24
24	186 33	212 02	238 88	266 98	296 37	327 11	359 27
25	190 69	216 97	244 45	273 19	303 25	334 69	367 57
26	195 21	222 11	250 22	279 63	310 37	342 53	376 17
27	199 90	227 42	256 20	286 28	317 74	350 64	385 06
28	204 75	232 92	262 37	293 17	325 36	359 08	394 26
29	209 76	238 61	268 76	300 28	333 23	367 70	403 75
30	214 95	244 46	275 36	307 63	341 36	376 65	413 56
31	220 30	250 55	282 17	315 21	349 76	385 88	423 66
32	225 82	256 81	289 20	323 04	358 41	395 39	434 06
33	231 52	263 27	296 44	331 10	367 32	405 18	444 76
34	237 40	269 93	303 90	339 40	376 48	415 23	455 74
35	243 46	276 78	311 58	347 92	385 88	425 54	466 99
36	249 69	283 82	319 45	356 66	395 50	436 08	478 48
37	256 09	291 04	327 52	365 60	405 34	446 84	490 21
38	262 64	298 44	335 77	374 72	415 36	457 80	502 15
39	269 36	305 99	344 18	384 00	425 55	468 94	514 31
40	276 21	313 68	352 72	393 42	435 89	480 25	526 65
41	283 17	321 47	361 37	402 97	446 37	491 71	539 15
42	290 21	329 35	370 12	412 62	456 96	503 30	551 81
43	297 31	337 30	378 94	422 34	467 64	514 99	564 59
44	304 46	345 29	387 80	432 11	478 37	526 75	577 48
45	311 63	353 30	396 68	441 91	489 14	538 58	590 46
46	318 78	361 30	405 55	451 70	499 93	550 43	603 49
47	325 92	369 27	414 40	461 48	510 69	562 29	616 56
48	333 00	377 18	423 18	471 18	521 40	574 11	629 63
49	340 00	385 01	431 88	480 81	532 03	585 87	642 69
50	346 93	392 74	440 46	490 31	542 56	597 54	655 70
51	353 74	400 34	448 90	499 66	552 94	609 10	668 63
52	360 41	407 78	457 16	508 84	563 14	620 50	681 45
53	366 91	415 03	465 22	517 80	573 12	631 70	694 14
54	373 22	422 06	473 04	526 49	582 85	642 67	706 65
55	379 32	428 85	480 58	534 89	592 28	653 36	718 96
56	385 18	435 35	487 79	542 95	601 36	663 75	731 05
57	390 75	441 52	494 65	550 62	610 06	673 69	742 89
58	396 00	447 33	501 09	557 85	618 32	683 45	754 50
59	400 91	452 71	507 08	564 60	626 12	692 74	765 92
60	405 40	457 64	512 54	570 82	633 44	701 67	777 16
61	409 43	462 04	517 44	576 49	640 29	710 26	788 26
62	412 95	465 86	521 77	581 63	646 68	718 52	800 26
63	415 92	469 12	525 54	586 26	652 64	726 46	810 14
64	418 33	471 83	528 80	590 41	658 17	734 07	820 91
65	420 26	474 08	531 61	594 13	663 27	741 32	831 65

Net Premiums and Reserve Values per \$1,000

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$52 45	\$47 11	\$96 45	\$148 13	\$202 26	\$258 96	\$318 38	\$380 63
21	52 49	47 10	96 43	148 10	202 22	258 92	318 32	380 56
22	52 52	47 09	96 41	148 07	202 18	258 87	318 26	380 50
23	52 56	47 08	96 39	148 04	202 14	258 82	318 20	380 41
24	52 60	47 07	96 38	148 02	202 11	258 77	318 14	380 36
25	52 65	47 07	96 36	147 99	202 07	258 72	318 08	380 29
26	52 70	47 06	96 34	147 96	202 03	258 67	318 02	380 21
27	52 75	47 05	96 33	147 93	201 98	258 62	317 96	380 13
28	52 81	47 05	96 31	147 90	201 95	258 56	317 88	380 04
29	52 87	47 03	96 29	147 87	201 91	258 50	317 81	379 96
30	52 94	47 03	96 27	147 85	201 86	258 45	317 74	379 87
31	53 01	47 02	96 26	147 82	201 82	258 39	317 66	379 78
32	53 10	47 02	96 24	147 79	201 78	258 33	317 58	379 67
33	53 19	47 01	96 22	147 76	201 73	258 27	317 49	379 56
34	53 29	47 00	96 22	147 74	201 70	258 20	317 41	379 45
35	53 40	47 01	96 21	147 72	201 65	258 14	317 31	379 33
36	53 52	47 00	96 20	147 69	201 61	258 07	317 22	379 21
37	53 66	47 01	96 19	147 67	201 56	258 01	317 13	379 09
38	53 81	47 00	96 18	147 65	201 53	257 95	317 05	378 97
39	53 99	47 01	96 18	147 65	201 51	257 91	316 98	378 87
40	54 18	47 01	96 20	147 65	201 51	257 88	316 92	378 76
41	54 40	47 04	96 23	147 69	201 53	257 88	316 87	378 66
42	54 65	47 06	96 27	147 73	201 56	257 87	316 82	378 55
43	54 93	47 10	96 33	147 79	201 59	257 88	316 77	378 42
44	55 24	47 14	96 39	147 85	201 63	257 87	316 68	378 24
45	55 60	47 19	96 46	147 92	201 68	257 85	316 57	378 01
46	56 01	47 23	96 53	147 98	201 69	257 78	316 40	377 73
47	56 47	47 29	96 61	148 03	201 67	257 67	316 18	377 38
48	56 98	47 34	96 66	148 04	201 62	257 52	315 90	376 96
49	57 56	47 38	96 68	148 02	201 52	257 31	315 56	376 46
50	58 20	47 41	96 70	147 99	201 40	257 07	315 16	375 89
51	58 93	47 43	96 71	147 94	201 26	256 78	314 71	375 25
52	59 73	47 46	96 72	147 88	201 08	256 45	314 20	374 53
53	60 62	47 49	96 72	147 81	200 87	256 08	313 63	373 74
54	61 61	47 51	96 71	147 71	200 65	255 68	313 00	372 86
55	62 72	47 54	96 70	147 61	200 41	255 24	312 32	371 90
56	63 94	47 56	96 69	147 51	200 14	254 76	311 57	370 84
57	65 30	47 60	96 70	147 41	199 86	254 24	310 76	369 71
58	66 81	47 64	96 71	147 30	199 57	253 62	309 89	368 49
59	68 49	47 69	96 71	147 18	199 24	253 09	308 96	367 15
60	70 34	47 74	96 72	147 06	198 90	252 45	307 94	365 69
61	72 39	47 79	96 72	146 93	198 54	251 75	306 81	364 07
62	74 66	47 85	96 75	146 80	198 14	250 96	305 56	362 26
63	77 15	47 92	96 77	146 63	197 67	250 08	304 13	360 22
64	79 90	47 99	96 76	146 41	197 11	249 04	302 50	357 89
65	82 92	48 03	96 71	146 14	196 43	247 83	300 02	355 26

Net Premiums and Reserve. Values per \$1,000.

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FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$445 86	\$514 24	\$585 90	\$661 03	\$750 81	\$822 43	\$909 08	\$1,000
21	445 79	514 16	585 82	660 96	739 74	822 37	909 05	1,000
22	445 72	514 08	585 74	660 88	739 67	822 31	909 01	1,000
23	445 64	514 00	585 65	660 79	739 59	822 25	908 97	1,000
24	445 56	513 91	585 56	660 70	739 50	822 18	908 98	1,000
25	445 48	513 82	585 47	660 60	739 42	822 11	908 89	1,000
26	445 39	513 72	585 36	660 50	739 32	822 02	908 84	1,000
27	445 30	513 62	585 26	660 39	739 22	821 94	908 79	1,000
28	445 20	513 51	585 14	660 27	739 11	821 85	908 73	1,000
29	445 10	513 40	585 02	660 15	738 98	821 75	908 67	1,000
30	445 00	513 28	584 88	660 01	738 85	821 64	908 60	1,000
31	444 88	513 14	584 74	659 86	738 71	821 52	908 52	1,000
32	444 76	513 00	584 58	659 70	738 56	821 39	908 44	1,000
33	444 62	512 84	584 41	659 53	738 39	821 24	908 35	1,000
34	444 48	512 69	584 24	659 34	738 21	821 09	908 25	1,000
35	444 34	512 52	584 05	659 14	738 01	820 92	908 14	1,000
36	444 19	512 34	583 85	658 92	737 80	820 73	908 02	1,000
37	444 04	512 16	583 64	658 69	737 57	820 52	907 88	1,000
38	443 89	511 97	583 41	658 45	737 31	820 29	907 72	1,000
39	443 74	511 78	583 18	658 17	737 02	820 03	907 55	1,000
40	443 58	511 56	582 91	657 86	736 69	819 73	907 36	1,000
41	443 42	511 33	582 61	657 51	736 32	819 40	907 14	1,000
42	443 23	511 06	582 26	657 10	735 91	819 03	906 89	1,000
43	443 00	510 73	581 85	656 64	735 43	818 60	906 61	1,000
44	442 72	510 35	581 38	656 11	734 88	818 11	906 29	1,000
45	442 38	509 90	580 83	655 49	734 26	817 56	905 94	1,000
46	441 97	509 37	580 20	654 79	733 54	816 94	905 53	1,000
47	441 49	508 75	579 46	653 98	732 74	816 23	905 07	1,000
48	440 92	508 03	578 62	653 07	731 83	815 44	904 56	1,000
49	440 25	507 21	577 68	652 04	730 80	814 54	903 98	1,000
50	439 50	506 29	576 61	650 89	729 65	813 54	903 33	1,000
51	438 67	505 27	575 43	649 61	728 37	812 42	902 61	1,000
52	437 73	504 12	574 20	648 18	726 95	811 19	901 81	1,000
53	436 70	502 86	572 64	646 60	725 38	809 81	900 92	1,000
54	435 55	501 45	571 03	644 85	723 64	808 28	899 92	1,000
55	434 30	499 92	569 26	642 93	721 71	806 59	898 82	1,000
56	432 93	498 13	567 32	640 81	719 59	804 72	897 59	1,000
57	431 45	496 42	565 19	638 49	717 24	802 64	896 23	1,000
58	429 82	494 42	562 85	635 92	714 65	800 35	894 72	1,000
59	428 07	492 23	560 28	633 09	711 78	797 79	893 05	1,000
60	426 13	489 80	557 43	629 94	708 58	794 96	891 19	1,000
61	423 97	487 01	554 25	626 43	705 03	791 83	889 14	1,000
62	421 56	484 08	550 69	622 53	701 11	788 38	886 88	1,000
63	418 84	481 69	546 73	618 23	696 81	784 59	884 39	1,000
64	415 77	476 92	542 41	613 57	692 15	780 47	881 64	1,000
65	412 33	472 85	537 77	608 59	687 16	776 01	878 62	1,000

Net Premiums and Reserve Values per \$1,000.**20-PREMIUMS LIFE POLICY.****AMERICAN EXPERIENCE 4 PER CENT.****(The Reserve is equivalent to the face of the Policy at age 98.)**

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$18.73	\$11.76	\$24.04	\$36.87	\$50.26	\$64.25	\$78.87	\$94.14	110.08	126.75	144.15	162.33
21	19.05	12.05	24.63	37.76	51.48	65.81	80.78	96.41	112.74	129.80	147.61	166.23
22	19.38	12.34	25.23	38.69	52.75	67.48	82.76	98.78	115.50	132.97	151.22	170.28
23	19.72	12.65	25.87	39.67	54.08	69.12	84.83	101.24	118.37	136.27	154.95	174.47
24	20.08	12.98	26.53	40.68	55.45	70.88	86.95	103.79	121.35	139.68	158.82	178.81
25	20.46	13.32	27.22	41.73	56.88	72.39	89.20	106.44	124.44	143.22	162.83	183.32
26	20.85	13.66	27.93	42.82	58.36	74.57	91.51	109.19	127.63	146.89	166.99	187.98
27	21.26	14.03	28.67	43.95	59.89	76.54	93.91	112.30	130.94	150.69	171.30	192.80
28	21.68	14.41	29.44	45.12	61.49	78.57	96.38	114.98	134.38	154.63	175.75	197.73
29	22.13	14.79	30.23	46.34	63.14	80.67	98.95	118.03	137.93	158.70	180.35	202.94
30	22.59	15.20	31.06	47.60	64.85	82.85	101.62	121.20	141.61	162.90	185.10	208.25
31	23.08	15.61	31.92	48.91	66.63	85.11	104.38	124.47	145.41	167.25	190.31	213.74
32	23.59	16.07	32.81	50.26	68.47	87.45	107.23	127.35	149.34	171.73	195.37	219.40
33	24.12	16.51	33.72	51.67	70.37	89.87	110.17	131.33	153.38	176.36	200.29	225.24
34	24.67	16.98	34.69	53.13	72.35	92.37	113.22	134.94	157.57	181.13	205.69	231.25
35	25.26	17.48	35.68	54.64	74.39	94.95	116.36	138.66	161.88	186.07	211.23	237.44
36	25.87	17.98	36.70	56.19	76.49	97.61	119.61	142.50	166.34	191.13	216.94	243.77
37	26.51	18.50	37.76	57.80	78.66	100.37	122.96	146.47	170.92	196.35	222.79	250.27
38	27.18	19.04	38.85	59.46	80.91	103.22	126.42	150.51	175.64	201.70	228.70	256.90
39	27.86	19.60	39.98	61.19	83.24	106.17	130.00	154.76	180.48	207.18	234.90	263.65
40	28.63	20.18	41.16	62.98	85.65	109.21	133.68	159.07	185.43	212.78	241.12	270.43
41	29.41	20.79	42.39	64.84	88.14	112.34	137.45	163.50	190.50	218.46	247.42	277.39
42	30.24	21.41	43.66	66.74	90.70	115.55	141.31	168.00	195.63	224.21	253.77	284.35
43	31.11	22.07	44.96	68.71	93.33	118.84	145.25	172.57	200.81	230.00	260.16	291.35
44	32.03	22.73	46.30	70.72	96.01	122.18	149.23	177.17	206.02	235.81	266.57	298.34
45	33.01	23.42	47.68	72.78	98.74	125.56	153.24	181.79	211.25	241.64	272.99	305.33
46	34.04	24.12	49.07	74.87	101.49	128.94	157.25	186.42	216.48	247.45	279.37	312.27
47	35.14	24.84	50.50	76.97	104.25	132.34	161.27	190.06	221.70	253.25	285.72	319.17
48	36.31	25.57	51.92	79.07	107.00	135.74	165.29	195.67	226.90	259.00	292.01	325.99
49	37.55	26.29	53.34	81.16	109.75	139.13	169.29	200.26	232.05	264.69	298.23	332.71
50	38.87	27.01	54.77	83.27	112.52	142.53	173.30	204.84	237.17	270.34	304.38	339.34
51	40.27	27.74	56.21	85.40	115.30	145.93	177.29	209.39	242.27	275.94	310.45	345.85
52	41.76	28.48	57.67	87.53	118.09	149.33	181.27	213.93	247.31	281.46	316.41	352.22
53	43.36	29.24	59.13	89.69	120.89	152.74	185.25	218.43	252.31	286.90	322.26	358.46
54	45.06	29.99	60.61	91.84	123.68	156.14	189.21	222.90	257.23	292.24	327.98	364.54
55	46.89	30.76	62.11	94.02	126.50	159.55	193.15	227.33	262.09	297.49	333.58	370.41
56	48.84	31.53	63.61	96.21	129.33	162.95	197.07	231.70	266.87	302.62	338.99	376.07
57	50.93	32.32	65.14	98.42	132.16	166.33	200.95	236.02	271.57	307.61	344.22	381.48
58	53.18	33.12	66.68	100.64	134.98	169.70	204.80	240.28	276.14	312.44	349.23	386.60
59	55.59	33.93	68.22	102.85	137.80	173.05	208.60	244.43	280.58	317.07	353.97	391.39
60	58.13	34.74	69.78	105.07	140.61	176.38	212.33	248.49	284.83	321.48	358.43	396.62
61	60.98	35.56	71.34	107.31	143.43	179.66	216.99	252.43	289.96	325.66	362.58	399.89
62	63.99	36.39	72.93	109.56	146.22	182.90	219.58	256.33	292.89	329.59	366.45	403.69
63	67.24	37.25	74.54	111.80	149.00	186.11	223.07	259.91	296.63	333.31	370.12	407.33
64	70.75	38.11	76.14	114.08	151.75	189.23	226.47	263.44	300.20	336.89	373.73	411.00
65	74.54	38.96	77.72	116.25	154.44	192.30	229.76	266.86	303.72	340.51	377.43	414.89

Net Premiums and Reserve Values per \$1,000.

1171

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 95.)

TWENTY YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premium.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$37.12	\$31.04	\$63.53	\$97.55	\$183.15	\$170.44	\$209.49	\$250.38	\$293.21	\$338.07	\$385.07
21	37.16	31.04	63.52	97.53	183.14	170.42	209.46	250.35	293.17	338.02	385.01
22	37.21	31.04	63.52	97.53	183.13	170.41	209.44	250.32	293.13	337.98	384.98
23	37.26	31.04	63.52	97.53	183.13	170.40	209.43	250.30	293.10	337.94	384.91
24	37.31	31.04	63.53	97.53	183.13	170.40	209.42	250.28	293.08	337.90	384.86
25	37.36	31.05	63.53	97.54	183.14	170.40	209.41	250.27	293.05	337.86	384.81
26	37.43	31.05	63.54	97.55	183.14	170.40	209.41	250.26	293.03	337.83	384.79
27	37.49	31.05	63.55	97.56	183.15	170.41	209.41	250.25	293.01	337.80	384.73
28	37.57	31.06	63.56	97.57	183.17	170.43	209.42	250.25	293.01	337.78	384.68
29	37.65	31.07	63.58	97.60	183.19	170.44	209.44	250.26	293.00	337.76	384.64
30	37.74	31.08	63.60	97.63	183.23	170.43	209.47	250.28	293.01	337.75	384.61
31	37.84	31.10	63.64	97.67	183.27	170.53	209.51	250.32	293.03	337.75	384.59
32	37.94	31.12	63.67	97.71	183.33	170.58	209.57	250.36	293.06	337.76	384.58
33	38.07	31.14	63.71	97.77	183.40	170.66	209.64	250.43	293.11	337.80	384.59
34	38.20	31.17	63.77	97.85	183.49	170.76	209.74	250.52	293.19	337.86	384.63
35	38.35	31.22	63.84	97.95	183.60	170.88	209.86	250.64	293.30	337.96	384.69
36	38.52	31.25	63.92	98.05	183.73	171.02	210.01	250.79	293.45	338.08	384.79
37	38.71	31.31	64.01	98.18	183.88	171.20	210.20	250.99	293.64	338.25	384.92
38	38.92	31.36	64.12	98.33	184.07	171.42	210.44	251.23	293.87	338.45	385.09
39	39.16	31.44	64.25	98.52	184.31	171.69	210.74	251.53	294.16	338.71	385.39
40	39.42	31.51	64.41	98.75	184.60	172.01	211.09	251.88	294.49	339.00	385.51
41	39.72	31.62	64.61	99.03	184.93	172.40	211.49	252.29	294.87	339.32	385.74
42	40.06	31.74	64.83	99.33	185.32	172.83	211.95	252.74	295.28	339.65	385.97
43	40.44	31.88	65.08	99.69	185.75	173.31	212.45	253.22	295.70	339.99	386.20
44	40.87	32.02	65.37	100.08	186.22	173.84	212.98	253.71	296.13	340.33	386.42
45	41.35	32.20	65.68	100.52	186.74	174.39	213.53	254.23	296.57	340.67	386.63
46	41.39	32.37	66.02	100.98	187.27	174.96	214.09	254.75	297.02	341.00	386.81
47	42.49	32.58	66.39	101.46	187.83	175.55	214.67	255.29	297.47	341.33	386.98
48	43.17	32.79	66.77	101.96	188.40	176.15	215.28	255.83	297.92	341.64	387.13
49	43.92	33.01	67.15	102.46	188.99	176.78	215.89	256.40	298.38	341.96	387.26
50	44.76	33.23	67.55	103.01	189.63	177.46	216.56	257.00	298.87	342.30	387.40
51	45.70	33.47	67.99	103.60	190.31	178.18	217.27	257.65	299.41	342.66	387.55
52	46.73	33.73	68.47	104.23	191.05	178.97	218.05	258.36	300.00	343.06	387.71
53	47.88	34.02	68.98	104.92	191.85	179.83	218.90	259.14	300.64	343.50	387.89
54	49.16	34.32	69.54	105.66	192.72	180.76	219.88	259.99	301.34	343.99	388.10
55	50.56	34.66	70.15	106.47	193.68	181.78	220.84	260.92	302.11	344.53	388.34
56	52.12	35.01	70.79	107.36	194.71	182.89	221.94	261.93	302.95	345.12	388.60
57	53.83	35.41	71.51	108.32	195.83	184.09	223.13	263.09	303.87	345.75	388.86
58	55.72	35.83	72.28	109.35	197.04	185.37	224.41	264.20	304.82	346.40	389.10
59	57.79	36.28	73.10	110.44	198.31	186.75	225.73	265.44	305.82	347.05	389.28
60	60.07	36.76	73.97	111.61	199.68	188.22	227.21	266.73	306.85	347.68	389.49

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$434.31	\$485.91	\$539.99	\$596.68	\$656.12	\$718.45	\$783.83	\$852.43	\$924.42	\$1,000.00
21	434.24	485.84	539.91	596.59	656.03	718.36	783.75	852.36	924.37	1,000.00
22	434.18	485.78	539.82	596.50	655.93	718.27	783.66	852.28	924.33	1,000.00
23	434.12	485.69	539.74	596.41	655.84	718.16	783.56	852.20	924.28	1,000.00
24	434.05	485.61	539.66	596.32	655.73	718.06	783.46	852.12	924.23	1,000.00
25	433.99	485.54	539.57	596.21	655.62	717.94	783.35	852.03	924.17	1,000.00
26	433.93	485.46	539.47	596.10	655.50	717.82	783.23	851.93	924.11	1,000.00
27	433.87	485.38	539.37	595.99	655.37	717.69	783.11	851.82	924.04	1,000.00
28	433.81	485.30	539.27	595.87	655.24	717.55	782.97	851.71	923.97	1,000.00
29	433.75	485.22	539.17	595.75	655.10	717.40	782.83	851.58	923.89	1,000.00
30	433.70	485.14	539.07	595.62	654.96	717.25	782.68	851.45	923.80	1,000.00
31	433.65	485.07	538.97	595.50	654.82	717.08	782.51	851.30	923.70	1,000.00
32	433.62	485.01	538.88	595.38	654.66	716.92	782.33	851.14	923.59	1,000.00
33	433.60	484.96	538.80	595.26	654.51	716.74	782.14	850.96	923.47	1,000.00
34	433.61	484.93	538.72	595.14	654.35	716.54	781.92	850.76	923.34	1,000.00
35	433.64	484.92	538.66	595.03	654.18	716.32	781.69	850.54	923.19	1,000.00
36	433.70	484.92	538.61	594.90	653.99	716.08	781.42	850.29	923.02	1,000.00
37	433.78	484.94	538.55	594.76	653.77	715.81	781.12	850.01	922.83	1,000.00
38	433.88	484.97	538.48	594.60	653.53	715.50	780.78	849.69	922.62	1,000.00
39	434.01	484.99	538.40	594.42	653.25	715.15	780.40	849.34	922.38	1,000.00
40	434.13	485.00	538.30	594.20	652.93	714.75	779.97	848.94	922.12	1,000.00
41	434.25	485.01	538.18	593.95	652.57	714.30	779.48	848.50	921.82	1,000.00
42	434.37	484.99	538.02	593.65	652.14	713.79	778.93	847.99	921.43	1,000.00
43	434.47	484.94	537.82	593.30	651.66	713.20	778.31	847.42	921.10	1,000.00
44	434.54	484.86	537.56	592.88	651.09	712.53	777.60	846.78	920.67	1,000.00
45	434.59	484.73	537.25	592.39	650.45	711.77	776.80	846.06	920.19	1,000.00
46	434.60	484.55	536.98	591.82	649.71	710.91	775.90	845.24	919.65	1,000.00
47	434.59	484.33	536.44	591.17	648.87	709.94	774.89	844.33	919.05	1,000.00
48	434.54	484.06	535.93	590.43	647.92	708.85	773.76	843.31	918.37	1,000.00
49	434.45	483.73	535.34	589.59	646.86	707.64	772.49	842.17	917.62	1,000.00
50	434.35	483.36	534.68	588.62	645.70	706.30	771.10	840.91	916.78	1,000.00
51	434.23	482.95	533.97	587.65	644.41	704.81	769.55	839.51	915.84	1,000.00
52	434.11	482.51	533.20	586.64	643.01	703.19	767.84	837.96	914.80	1,000.00
53	433.99	482.05	532.37	585.53	641.46	701.39	765.96	836.25	913.65	1,000.00
54	433.87	481.55	531.45	584.01	639.76	699.41	763.88	834.34	912.38	1,000.00
55	433.74	481.00	530.45	582.55	637.88	697.21	761.55	832.23	910.97	1,000.00
56	433.59	480.36	529.32	580.91	635.77	694.75	758.98	829.90	909.42	1,000.00
57	433.40	479.66	528.05	579.06	633.40	692.02	756.13	827.34	907.71	1,000.00
58	433.13	478.82	526.57	576.96	630.76	689.00	753.09	824.52	905.82	1,000.00
59	432.78	477.80	524.87	574.61	627.86	685.73	749.64	821.47	903.74	1,000.00
60	432.26	476.61	522.98	572.07	624.77	682.26	746.04	818.17	901.46	1,000.00

Amount of One Dollar at the end of any year from 1 to 45. Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	\$1 020	\$1 025	\$1 030	\$1 035	\$1 040	\$1 045	\$1 050	\$1 055	\$1 060	\$1 065	\$1 070
2	1 040	1 051	1 061	1 071	1 082	1 092	1 103	1 113	1 124	1 134	1 145
3	1 061	1 077	1 093	1 109	1 125	1 141	1 158	1 174	1 191	1 208	1 225
4	1 082	1 104	1 126	1 148	1 170	1 193	1 216	1 239	1 262	1 286	1 311
5	1 104	1 131	1 159	1 188	1 217	1 246	1 276	1 307	1 338	1 370	1 403
6	1 126	1 160	1 194	1 229	1 265	1 302	1 340	1 379	1 419	1 459	1 501
7	1 149	1 189	1 230	1 272	1 316	1 361	1 407	1 455	1 504	1 554	1 606
8	1 172	1 218	1 267	1 317	1 369	1 422	1 477	1 535	1 594	1 655	1 718
9	1 195	1 249	1 305	1 363	1 423	1 486	1 551	1 619	1 689	1 763	1 838
10	1 219	1 280	1 344	1 411	1 480	1 553	1 629	1 708	1 791	1 877	1 967
11	1 243	1 312	1 384	1 460	1 539	1 623	1 710	1 802	1 898	1 999	2 105
12	1 268	1 345	1 426	1 511	1 601	1 696	1 796	1 901	2 012	2 129	2 253
13	1 294	1 379	1 469	1 564	1 665	1 772	1 886	2 006	2 133	2 267	2 410
14	1 319	1 413	1 513	1 619	1 732	1 852	1 980	2 116	2 261	2 415	2 579
15	1 346	1 448	1 558	1 675	1 801	1 935	2 079	2 232	2 397	2 572	2 759
16	1 373	1 485	1 605	1 734	1 873	2 022	2 183	2 355	2 540	2 739	2 953
17	1 400	1 522	1 653	1 795	1 948	2 113	2 292	2 485	2 693	2 917	3 159
18	1 428	1 560	1 702	1 857	2 026	2 208	2 407	2 621	2 854	3 107	3 380
19	1 457	1 599	1 754	1 923	2 107	2 308	2 527	2 766	3 026	3 309	3 617
20	1 486	1 639	1 806	1 990	2 191	2 412	2 653	2 918	3 207	3 524	3 870
21	1 516	1 680	1 860	2 059	2 279	2 520	2 786	3 078	3 400	3 753	4 141
22	1 546	1 722	1 916	2 132	2 370	2 634	2 925	3 248	3 604	3 997	4 430
23	1 577	1 765	1 974	2 206	2 465	2 752	3 072	3 426	3 820	4 256	4 741
24	1 608	1 809	2 033	2 283	2 563	2 876	3 225	3 615	4 049	4 533	5 072
25	1 641	1 854	2 094	2 363	2 666	3 005	3 386	3 813	4 292	4 828	5 427
26	1 673	1 900	2 157	2 446	2 772	3 141	3 556	4 023	4 549	5 141	5 807
27	1 707	1 948	2 221	2 532	2 883	3 282	3 733	4 244	4 822	5 476	6 214
28	1 741	1 997	2 288	2 620	2 999	3 430	3 920	4 478	5 112	5 832	6 649
29	1 776	2 046	2 357	2 712	3 119	3 584	4 116	4 724	5 418	6 211	7 114
30	1 811	2 098	2 427	2 807	3 243	3 745	4 322	4 984	5 743	6 614	7 613
31	1 848	2 150	2 500	2 905	3 373	3 914	4 538	5 258	6 088	7 044	8 145
32	1 885	2 204	2 575	3 007	3 508	4 090	4 765	5 547	6 453	7 502	8 715
33	1 922	2 259	2 652	3 112	3 648	4 274	5 003	5 852	6 841	7 990	9 325
34	1 961	2 315	2 732	3 221	3 794	4 466	5 253	6 174	7 251	8 509	9 978
35	2 000	2 373	2 814	3 334	3 946	4 667	5 516	6 514	7 686	9 062	10 677
36	2 040	2 433	2 898	3 450	4 104	4 877	5 792	6 872	8 147	9 651	11 424
37	2 081	2 493	2 985	3 571	4 268	5 097	6 081	7 250	8 636	10 279	12 224
38	2 122	2 556	3 075	3 696	4 439	5 326	6 385	7 649	9 154	10 947	13 079
39	2 165	2 620	3 167	3 825	4 616	5 566	6 705	8 069	9 704	11 658	13 995
40	2 208	2 685	3 262	3 959	4 801	5 816	7 040	8 513	10 286	12 416	14 974
41	2 252	2 752	3 360	4 098	4 993	6 078	7 392	8 982	10 903	13 223	16 023
42	2 297	2 821	3 461	4 241	5 193	6 352	7 762	9 476	11 557	14 063	17 144
43	2 343	2 892	3 565	4 390	5 401	6 637	8 159	9 997	12 250	14 998	18 344
44	2 390	2 964	3 671	4 543	5 617	6 936	8 557	10 547	12 985	15 973	19 628
45	2 438	3 038	3 782	4 702	5 841	7 248	8 985	11 127	13 765	17 011	21 002

To find the sum to which a given amount will increase at compound interest, at any of the rates per cent and number of years expressed in the above table: Multiply the given amount by the sum to which one dollar will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

Present Value of One Dollar per Annum payable at the end of each year. Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	\$ 980	\$ 976	\$ 971	\$ 966	\$ 962	\$ 957	\$ 952	\$ 948	\$ 943	\$ 939	\$ 935
2	1 942	1 927	1 913	1 900	1 886	1 873	1 859	1 846	1 833	1 821	1 808
3	2 884	2 856	2 829	2 802	2 775	2 749	2 723	2 698	2 673	2 648	2 624
4	3 808	3 762	3 717	3 673	3 630	3 588	3 546	3 505	3 465	3 426	3 387
5	4 714	4 646	4 580	4 515	4 452	4 390	4 329	4 270	4 212	4 156	4 100
6	5 601	5 508	5 417	5 329	5 242	5 158	5 076	4 996	4 917	4 841	4 767
7	6 472	6 349	6 230	6 115	6 002	5 893	5 786	5 683	5 582	5 485	5 389
8	7 326	7 170	7 020	6 874	6 733	6 596	6 463	6 335	6 210	6 089	5 971
9	8 162	7 971	7 786	7 608	7 435	7 269	7 108	6 952	6 802	6 658	6 516
10	8 983	8 752	8 530	8 317	8 111	7 913	7 722	7 538	7 360	7 189	7 024
11	9 787	9 514	9 253	9 002	8 760	8 529	8 306	8 093	7 887	7 689	7 499
12	10 575	10 258	9 954	9 663	9 385	9 119	8 863	8 619	8 384	8 159	7 943
13	11 348	10 983	10 635	10 303	9 986	9 683	9 394	9 117	8 853	8 600	8 358
14	12 106	11 691	11 296	10 921	10 563	10 223	9 899	9 590	9 295	9 014	8 745
15	12 849	12 381	11 938	11 517	11 118	10 740	10 380	10 038	9 712	9 403	9 108
16	13 578	13 055	12 561	12 094	11 652	11 234	10 838	10 462	10 106	9 768	9 447
17	14 292	13 712	13 166	12 651	12 166	11 707	11 274	10 865	10 477	10 111	9 763
18	14 992	14 353	13 754	13 190	12 659	12 160	11 690	11 246	10 828	10 432	10 059
19	15 679	14 979	14 324	13 710	13 134	12 593	12 085	11 608	11 158	10 735	10 336
20	16 351	15 589	14 877	14 212	13 590	13 008	12 462	11 950	11 470	11 019	10 594
21	17 011	16 185	15 415	14 698	14 029	13 405	12 821	12 275	11 764	11 285	10 836
22	17 658	16 765	15 937	15 167	14 451	13 784	13 163	12 583	12 042	11 535	11 061
23	18 292	17 332	16 444	15 620	14 857	14 148	13 489	12 875	12 303	11 770	11 272
24	18 914	17 885	16 936	16 058	15 247	14 495	13 799	13 152	12 550	11 991	11 469
25	19 524	18 424	17 413	16 482	15 622	14 828	14 094	13 414	12 783	12 198	11 654
26	20 121	18 951	17 877	16 890	15 983	15 147	14 375	13 663	13 003	12 392	11 826
27	20 707	19 464	18 327	17 285	16 330	15 451	14 643	13 898	13 211	12 575	11 987
28	21 281	19 965	18 764	17 667	16 663	15 743	14 898	14 121	13 406	12 746	12 137
29	21 844	20 454	19 188	18 036	16 984	16 022	15 141	14 332	13 591	12 907	12 278
30	22 397	20 930	19 600	18 392	17 292	16 289	15 372	14 534	13 765	13 059	12 409
31	22 938	21 395	20 000	18 736	17 588	16 544	15 593	14 724	13 929	13 201	12 532
32	23 468	21 849	20 389	19 069	17 874	16 789	15 803	14 904	14 084	13 334	12 647
33	23 989	22 292	20 766	19 390	18 148	17 023	16 003	15 075	14 230	13 459	12 754
34	24 499	22 724	21 132	19 701	18 411	17 247	16 193	15 237	14 368	13 577	12 854
35	24 999	23 145	21 487	20 001	18 665	17 461	16 374	15 391	14 498	13 887	12 948
36	25 489	23 556	21 832	20 291	18 908	17 666	16 547	15 536	14 621	13 991	13 035
37	25 970	23 957	22 167	20 571	19 143	17 862	16 711	15 674	14 737	13 888	13 117
38	26 441	24 349	22 493	20 841	19 368	18 050	16 868	15 805	14 846	13 979	13 193
39	26 903	24 730	22 808	21 103	19 584	18 230	17 017	15 929	14 949	14 065	13 265
40	27 356	25 103	23 115	21 355	19 793	18 402	17 159	16 046	15 046	14 146	13 332
41	27 799	25 466	23 412	21 599	19 993	18 566	17 294	16 157	15 138	14 221	13 394
42	28 235	25 821	23 701	21 835	20 186	18 724	17 423	16 263	15 225	14 292	13 452
43	28 662	26 166	23 982	22 063	20 371	18 874	17 546	16 363	15 306	14 359	13 507
44	29 080	26 504	24 254	22 283	20 549	19 018	17 663	16 458	15 383	14 421	13 556
45	29 490	26 833	24 519	22 495	20 720	19 156	17 774	16 548	15 456	14 480	13 606

NOTE.—To find the present value of \$1 paid at the beginning of each year, subtract one from the number of years desired, find the value opposite such year in the above table, and add \$1 to that amount.

Present Value of One Dollar due at the end of any year from 1 to 45. Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	.9804	.9756	.9709	.9662	.9615	.9569	.9524	.9479	.9434	.9390	.9346
2	.9612	.9518	.9426	.9335	.9246	.9157	.9070	.8985	.8900	.8817	.8734
3	.9423	.9286	.9151	.9019	.8890	.8763	.8638	.8516	.8396	.8278	.8163
4	.9238	.9060	.8885	.8714	.8548	.8386	.8227	.8072	.7921	.7773	.7629
5	.9057	.8839	.8626	.8420	.8219	.8025	.7835	.7651	.7473	.7299	.7130
6	.8880	.8623	.8375	.8135	.7903	.7679	.7462	.7252	.7050	.6853	.6663
7	.8706	.8413	.8131	.7860	.7599	.7348	.7107	.6874	.6651	.6435	.6228
8	.8535	.8207	.7894	.7594	.7307	.7032	.6768	.6516	.6274	.6042	.5820
9	.8368	.8007	.7664	.7337	.7026	.6729	.6446	.6176	.5919	.5673	.5439
10	.8203	.7812	.7441	.7089	.6756	.6439	.6139	.5854	.5584	.5327	.5083
11	.8043	.7621	.7224	.6849	.6496	.6162	.5847	.5549	.5268	.5002	.4751
12	.7885	.7436	.7014	.6618	.6246	.5897	.5568	.5260	.4970	.4697	.4440
13	.7730	.7254	.6810	.6394	.6006	.5643	.5303	.4986	.4688	.4410	.4150
14	.7579	.7077	.6611	.6178	.5775	.5400	.5051	.4726	.4423	.4141	.3878
15	.7430	.6905	.6419	.5969	.5553	.5167	.4810	.4479	.4178	.3888	.3624
16	.7284	.6736	.6232	.5767	.5339	.4945	.4581	.4246	.3936	.3651	.3387
17	.7142	.6572	.6050	.5572	.5134	.4732	.4363	.4024	.3714	.3428	.3166
18	.7002	.6412	.5874	.5384	.4936	.4528	.4155	.3815	.3503	.3219	.2959
19	.6864	.6255	.5703	.5202	.4746	.4333	.3957	.3616	.3305	.3022	.2765
20	.6730	.6103	.5537	.5026	.4564	.4146	.3769	.3427	.3118	.2838	.2584
21	.6598	.5954	.5375	.4856	.4388	.3968	.3589	.3249	.2942	.2665	.2415
22	.6468	.5809	.5219	.4692	.4220	.3797	.3418	.3079	.2775	.2502	.2257
23	.6342	.5667	.5067	.4533	.4057	.3634	.3256	.2919	.2618	.2349	.2109
24	.6217	.5529	.4919	.4380	.3901	.3477	.3101	.2767	.2470	.2206	.1971
25	.6095	.5394	.4776	.4231	.3751	.3327	.2953	.2622	.2330	.2071	.1842
26	.5976	.5262	.4637	.4088	.3607	.3184	.2812	.2486	.2198	.1945	.1722
27	.5859	.5134	.4502	.3950	.3468	.3047	.2678	.2356	.2074	.1826	.1609
28	.5744	.5009	.4371	.3817	.3335	.2916	.2551	.2233	.1956	.1715	.1504
29	.5631	.4887	.4243	.3687	.3207	.2790	.2429	.2117	.1846	.1610	.1406
30	.5521	.4667	.4120	.3563	.3083	.2670	.2314	.2006	.1741	.1512	.1314
31	.5412	.4551	.4000	.3442	.2965	.2555	.2204	.1902	.1643	.1420	.1228
32	.5306	.4438	.3883	.3326	.2851	.2445	.2099	.1803	.1550	.1333	.1147
33	.5202	.4327	.3770	.3213	.2741	.2340	.1999	.1709	.1462	.1252	.1073
34	.5100	.4219	.3660	.3105	.2636	.2239	.1904	.1620	.1379	.1175	.1008
35	.5000	.4214	.3554	.3000	.2534	.2143	.1813	.1535	.1301	.1103	.0937
36	.4902	.4111	.3450	.2898	.2437	.2050	.1727	.1455	.1227	.1036	.0875
37	.4806	.4011	.3350	.2800	.2343	.1962	.1644	.1379	.1158	.0973	.0818
38	.4712	.3913	.3252	.2706	.2253	.1878	.1566	.1307	.1092	.0913	.0765
39	.4619	.3817	.3158	.2614	.2166	.1797	.1491	.1239	.1031	.0858	.0715
40	.4529	.3724	.3066	.2526	.2083	.1719	.1420	.1175	.0972	.0805	.0668
41	.4440	.3633	.2976	.2440	.2003	.1645	.1353	.1113	.0917	.0756	.0624
42	.4353	.3545	.2890	.2358	.1926	.1574	.1288	.1055	.0865	.0710	.0583
43	.4268	.3458	.2805	.2278	.1852	.1507	.1227	.1000	.0816	.0667	.0545
44	.4184	.3374	.2724	.2201	.1780	.1442	.1169	.0948	.0770	.0626	.0509
45	.4102	.3292	.2644	.2127	.1712	.1380	.1113	.0899	.0727	.0588	.0476

To find the present value of a given amount to be received at the end of any number of years not exceeding forty-five at any of the rates of compound discount expressed in the above table: Multiply the given amount by the present value of one dollar at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

**Amount of One Dollar per annum paid in advance with Interest
at the following rates, compounded annually.**

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	\$1 020	\$1 025	\$1 030	\$1 035	\$1 040	\$1 045	\$1 050	\$1 055	\$1 060	\$1 065	\$1 070
2	2 060	2 076	2 091	2 106	2 122	2 137	2 153	2 168	2 184	2 199	2 215
3	3 122	3 153	3 184	3 215	3 246	3 278	3 310	3 342	3 375	3 407	3 440
4	4 204	4 256	4 309	4 362	4 416	4 471	4 526	4 581	4 637	4 694	4 751
5	5 308	5 388	5 468	5 550	5 633	5 717	5 802	5 888	5 975	6 064	6 153
6	6 434	6 547	6 662	6 779	6 898	7 019	7 142	7 267	7 394	7 523	7 654
7	7 583	7 736	7 892	8 052	8 214	8 380	8 549	8 722	8 897	9 077	9 260
8	8 755	8 955	9 159	9 369	9 583	9 802	10 027	10 256	10 491	10 732	10 978
9	9 950	10 203	10 464	10 731	11 006	11 288	11 578	11 875	12 181	12 494	12 816
10	11 169	11 483	11 808	12 142	12 486	12 841	13 207	13 584	13 972	14 371	14 784
11	12 412	12 796	13 192	13 602	14 026	14 464	14 917	15 386	15 870	16 371	16 888
12	13 680	14 140	14 618	15 113	15 627	16 160	16 713	17 287	17 882	18 500	19 141
13	14 974	15 519	16 086	16 677	17 292	17 932	18 599	19 293	20 016	20 768	21 550
14	16 288	16 962	17 599	18 296	19 024	19 784	20 579	21 409	22 276	23 182	24 129
15	17 639	18 380	19 157	19 971	20 825	21 719	22 657	23 641	24 673	25 754	26 888
16	19 012	19 865	20 762	21 705	22 698	23 742	24 840	25 996	27 213	28 493	29 840
17	20 412	21 386	22 414	23 500	24 645	25 855	27 132	28 481	29 906	31 410	32 999
18	21 841	22 946	24 117	25 357	26 671	28 064	29 539	31 103	32 760	34 517	36 379
19	23 297	24 545	25 870	27 280	28 778	30 371	32 066	33 868	35 788	37 825	39 995
20	24 783	26 183	27 676	29 269	30 969	32 783	34 719	36 786	38 993	41 350	43 865
21	26 299	27 863	29 537	31 329	33 248	35 303	37 505	39 864	42 392	45 102	48 006
22	27 845	29 584	31 453	33 460	35 618	37 937	40 430	43 112	45 996	49 098	52 496
23	29 422	31 349	33 426	35 667	38 083	40 689	43 502	46 538	49 816	53 355	57 177
24	31 030	33 158	35 459	37 950	40 646	43 565	46 727	50 153	53 865	57 888	62 249
25	32 671	35 012	37 553	40 318	43 312	46 571	50 118	53 966	58 156	62 715	67 676
26	34 344	36 912	39 710	42 759	46 084	49 711	53 669	57 969	62 706	67 857	73 484
27	36 051	38 860	41 931	45 291	48 968	52 938	57 403	62 394	67 528	73 338	79 698
28	37 792	40 856	44 219	47 911	51 966	56 423	61 323	66 711	72 640	79 164	86 347
29	39 568	42 903	46 575	50 623	55 085	60 007	65 439	71 435	78 058	85 375	93 461
30	41 379	45 000	49 008	53 430	58 328	63 752	69 761	76 419	83 802	91 989	101 073
31	43 227	47 150	51 503	56 835	61 701	67 666	74 299	81 678	89 890	99 034	109 218
32	45 112	49 354	54 078	59 341	65 210	71 756	79 064	87 225	96 343	106 536	117 933
33	47 034	51 618	56 730	62 453	68 858	76 030	84 067	93 077	103 184	114 526	127 259
34	48 994	53 928	59 462	65 674	72 652	80 497	89 320	99 251	110 435	123 035	137 237
35	50 994	56 301	62 276	69 008	76 596	85 164	94 833	105 765	118 121	132 097	147 913
36	53 034	58 734	65 174	72 458	80 702	90 041	100 628	112 637	126 268	141 748	159 337
37	55 115	61 227	68 159	76 029	84 970	95 138	106 710	119 887	134 904	152 027	171 561
38	57 237	63 783	71 234	79 725	89 409	100 464	113 095	127 536	144 058	162 974	184 640
39	59 402	66 403	74 401	83 550	94 026	106 030	119 800	135 606	153 762	174 632	198 635
40	61 610	69 088	77 663	87 510	98 827	111 147	126 840	144 119	164 048	187 048	213 610
41	63 862	71 840	81 023	91 607	103 820	117 915	134 232	153 100	174 951	200 271	229 632
42	66 159	74 661	84 484	95 849	109 012	124 276	141 993	162 576	186 508	214 354	246 777
43	68 503	77 552	88 048	100 238	114 418	130 914	150 143	172 573	198 758	229 352	265 121
44	70 898	80 516	91 720	104 782	120 029	137 850	158 700	183 119	211 744	245 325	284 749
45	73 331	83 554	95 501	109 484	125 871	145 698	167 685	194 246	225 508	262 336	305 758

To find the sum to which a given amount *per annum* will increase at compound interest at any of the rates, per cent and number of years expressed in the above table: Multiply the given amount per annum by the sum to which one dollar per annum will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

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